

	Type	L #	Hits	Search Text	DBs	Time Stamp	Com m e n t s	Err or D e f i n i t i o n	Err or s
1	BR S	L1	0	"200113216"	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:38			
2	BR S	L2	0	"2000637293".pn.	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:38			
3	BR S	L3	0	"2000/637293".pn.	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:38			
4	BR S	L4	0	"2000/637293"	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:39			
5	BR S	L5	1	guaranteeing with consumer with best with price	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:46			
6	BR S	L6	1	"6014634".pn.	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:46			
7	BR S	L7	0	5 and 6	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:46			
8	BR S	L8	1311 284	guaranteeing or consumer or best or price	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:46			
9	BR S	L9	1	6 and 8	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:54			
10	BR S	L10	1	"4750119".pn.	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:54			
11	BR S	L11	95	("3634669"   "4594663"   "4642768").PN. OR ("4750119").URPN.	US-PGPUB; USPAT; USOCR	2005/02/25 16:58			
12	BR S	L12	1099	benefit near4 purchas\$3	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:59			
13	BR S	L13	872	purchas\$3 with first with price	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:59			
14	BR S	L15	1873	future with price	US-PGPUB; USPAT; EPO; JPO	2005/02/25 16:59			
15	BR S	L16	0	11 and 12 and 13 and 15	US-PGPUB; USPAT; EPO; JPO	2005/02/25 17:00			
16	BR S	L17	20	12 and 13 and 15	US-PGPUB; USPAT; EPO; JPO	2005/02/25 17:04			
17	BR S	L18	8	11 and 12	US-PGPUB; USPAT; EPO; JPO	2005/02/25 17:06			
18	BR S	L19	1	"4750119".pn.	US-PGPUB; USPAT; EPO; JPO	2005/02/25 17:06			
19	BR S	L20	1	19 and 15 and 12	US-PGPUB; USPAT; EPO; JPO	2005/02/25 17:06			

	Type	L #	Hits	Search Text	DBs	Time Stamp	Co m m e n t s	Er r o r D e f i n i t i o n	Er r o r s
1	BRS	L1	1	"20020049631".pn.	US-PGPUB; USPAT	2005/02/26 21:19			
2	BRS	L2	1	"5970470".pn.	US-PGPUB; USPAT	2005/02/26 21:20			
3	BRS	L3	1	"4723212".pn.	US-PGPUB; USPAT	2005/02/26 21:20			
4	BRS	L4	861	call and put and selling and stock and options	US-PGPUB; USPAT	2005/02/26 21:20			
5	BRS	L5	47	guarante\$4 with future with price	US-PGPUB; USPAT	2005/02/26 21:22			
6	BRS	L6	10	4 and 5	US-PGPUB; USPAT	2005/02/26 21:22			



# **STIC Search Report**

## **EIC 3600**

**STIC Database Tracking Number: 145959**

**TO: Igor Borissov  
Location: 7C22  
Art Unit : 3629  
Friday, February 25, 2005**

**Case Serial Number: 09/592618**

**From: Bode Akintola  
Location: EIC 3600  
PK5-Suite 804, 8A01  
Phone: 308-6150**

**Olabode.akintola@uspto.gov**

### **Search Notes**

Examiner Igor,

Please find enclosed the results of your search request.

If you need a refocus, let me know.

Thanks,

Bode

Set	Items	Description
S1	38	AU=(SAMMON R? OR SAMMON, R?)
S2	1618	(LATER OR FUTURE OR SECOND OR ANOTHER) (4N) (TRADING OT TRAD- ES OR TRANSACTION OR PURCHASE? ? OR PURCHASING OR SALE? ?)
S3	160755	SELL OR SELLS OR SELLING OR OFFER?
S4	12616	BENEFIT? ?
S5	4093	(LOCKIN OR LOCK()IN OR SAME OR GUARANT?) (3N) (CHARGE? ? OR - PRICE? ?)
S6	315	S3(5N)S4
S7	1	S6 AND S5
S8	4	S6 AND S2
S9	6	S5 AND S2
S10	9	S7:S9

? show file

File 347:JAPIO Nov 1976-2004/Oct(Updated 050208)

(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200512

(c) 2005 Thomson Derwent

10/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

016548616 \*\*Image available\*\*  
WPI Acc No: 2004-707357/200469  
XRPX Acc No: N04-560711

**Futures contract trading method for purchase of goods or services, involves purchasing re-sellable future for goods or services, which is contract to purchase goods or services from seller at set price and expiration**

Patent Assignee: KIRSHENBAUM E (KIRS-I); VACANTE R C (VACA-I)

Inventor: KIRSHENBAUM E; VACANTE R C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040176990	A1	20040909	US 2003378835	A	20030305	200469 B

Priority Applications (No Type Date): US 2003378835 A 20030305

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040176990	A1		12	G06F-017/60	

Abstract (Basic): US 20040176990 A1

NOVELTY - The method involves **purchasing re-sellable future** for the goods or services, which is a contract for purchasing specific quantity of the goods or services from a seller at a set price and expiration.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer readable medium storing program for **purchasing re-sellable future**; and

(2) system enabling trading of futures contract for purchase of good or services.

USE - For trading of futures contract for purchase of goods or services using personal computers, laptop computer, notebook computer, palm top computer, network computer, processor controlled device through internet, etc.

ADVANTAGE - Sellers are provided with additional flexibility to attract purchasers, to **guarantee prices** to avoid risk of falling **prices** and to **guarantee** that their good or service can be bought with additional revenue sources through sale of futures.

DESCRIPTION OF DRAWING(S) - DESCRIPTION OF DRAWING - The figure shows a flowchart illustrating the method of trading a **future** contract for the **purchase** of goods or services.

pp; 12 DwgNo 1/4

Title Terms: CONTRACT; TRADE; METHOD; PURCHASE; GOODS; SERVICE; PURCHASE; FUTURE; GOODS; SERVICE; CONTRACT; PURCHASE; GOODS; SERVICE; SET; PRICE; EXPIRE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2005 Thomson Derwent. All rts. reserv.

016434161 \*\*Image available\*\*  
WPI Acc No: 2004-592078/200457

Related WPI Acc No: 2001-273272

XRPX Acc No: N04-468264

**Item price guaranteeing method for consumer, involves comparing two prices upon determination that price inputted is lower than price inputted at particular time to get money-value difference for prices to be refunded to consumer**

Patent Assignee: MCCLUNG G L (MCCL-I)

Inventor: MCCLUNG G L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040143502	A1	20040722	US 99375451	A	19990817	200457 B
			US 2000506718	A	20000218	
			US 2000637293	A	20000811	
			US 2004752066	A	20040106	

Priority Applications (No Type Date): US 2004752066 A 20040106; US 99375451 A 19990817; US 2000506718 A 20000218; US 2000637293 A 20000811

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040143502	A1		25	G06F-017/60	CIP of application US 99375451 CIP of application US 2000506718 CIP of application US 2000637293

Abstract (Basic): US 20040143502 A1

NOVELTY - The method involves storing data for a price and an information identifying a consumer in a database, and inputting another price for an item or a service after a particular time of the storing the price. Two prices are compared upon determination that a price inputted is lower than the latter value. A money-value difference between the prices is calculated and refunded to the consumer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(A) a computer program product comprising a computer storage medium having a computer program for guaranteeing a consumer a best price of an item or service

(B) an apparatus for **guaranteeing** a best **price** to a consumer for an item or service purchased at a price at first time from a vendor in a transaction.

USE - Used for guaranteeing a consumer a best price on an item or service purchased from a vendor in a transaction (claimed).

ADVANTAGE - The method assures the consumer that an item purchased will not be sold in the near **future** at a discount or **sale** price which is not made available to the consumer.

DESCRIPTION OF DRAWING(S) - DESCRIPTION OF DRAWING - The drawing shows an item or service **price guaranteeing** method.

pp; 25 DwgNo 8/11

Title Terms: ITEM; PRICE; GUARANTEE; METHOD; CONSUME; COMPARE; TWO; PRICE; DETERMINE; PRICE; LOWER; PRICE; TIME; MONEY; VALUE; DIFFER; PRICE; CONSUME

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016375155 \*\*Image available\*\*

WPI Acc No: 2004-533062/200451

XRPX Acc No: N04-422192

**Vehicle option determination method over internet, involves calculating vehicle option premium based on vehicle pricing information related to future purchase or sell of vehicle, which is received from user**

Patent Assignee: KWAN K H (KWAN-I)

Inventor: KWAN K H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040128226	A1	20040701	US 2002434819	P	20021213	200451 B
			US 2003438090	P	20030102	
			US 2003728222	A	20031127	

Priority Applications (No Type Date): US 2003728222 A 20031127; US 2002434819 P 20021213; US 2003438090 P 20030102

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040128226	A1	17	G06F-017/60		Provisional application US 2002434819 Provisional application US 2003438090

Abstract (Basic): US 20040128226 A1

NOVELTY - The vehicle option premium is calculated based on the vehicle pricing information relative to the **future purchase** or sell of a vehicle, in response to the receipt of the vehicle pricing information from a user. A payment transaction is performed if the user accepts the offered vehicle option premium, and if not the user is suggested to revise pricing information or to terminate.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer program product comprising usable medium storing vehicle option determination program; and

(2) computer system for determining vehicle option.

USE - For determining option of motor vehicle and vehicle used for transporting goods, services and passengers, over network e.g. internet connected to central controller and terminals of manufacturer, dealer and purchaser.

ADVANTAGE - Enables to provide a motor vehicle purchaser with a certain **purchasing** the price in the **future** and a certain selling **price** of the **same** vehicle in future. Enables to provide the total ownership cost of vehicle to a purchaser and predictable capacity planning to manufacturer by considering the number of vehicle option soled.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart the explaining the initiation of a transaction in the dealer terminal or through internet.

pp; 17 DwgNo 4/6

Title Terms: VEHICLE; OPTION; DETERMINE; METHOD; CALCULATE; VEHICLE; OPTION ; PREMIUM; BASED; VEHICLE; PRICE; INFORMATION; RELATED; FUTURE; PURCHASE; SELL; VEHICLE; RECEIVE; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014887209

WPI Acc No: 2002-707915/200276

XRPX Acc No: N02-558199

On-line shopping system for selling a product over an electronic communication network; completes the sale transactions at a future end price that is the same as or lower than the starting price and the number of buyers

Patent Assignee: SHIMANSKY Y (SHIM-I)

Inventor: SHIMANSKY Y

Number of Countries: 100 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
ZA 200107085	A	20020529	ZA 20017085	A	20010827	200276 B
WO 2003100675	A1	20031204	WO 2002IB1843	A	20020528	200406 N
AU 2002310565	A1	20031212	AU 2002310565	A	20020528	200443 N
			WO 2002IB1843	A	20020528	

Priority Applications (No Type Date): ZA 20003872 A 20000731; WO 2002IB1843 A 20020528; AU 2002310565 A 20020528

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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ZA 200107085	A		8	G06F-000/00	
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WO 2003100675	A1	E		G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002310565	A1			G06F-017/60	Based on patent WO 2003100675
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Abstract (Basic): ZA 200107085 A

NOVELTY - Software executable on a supplier computer may record a starting price for a product and receive its binding on-line purchase offers from buyers forming part of a buyers group. The software may complete the sale transactions at a future end price that is the same as or lower than that start price and determined by a number of buyers, when one of a set period of time has expired and a minimum sales price for the product is achieved.

USE - For purchasing of goods or services over electronic communication networks such as the Internet.

ADVANTAGE - Allows all the buyers wishing to buy cases of red wine to join forces in a buying group that is formed specifically to gain bulk buying power for the purpose of driving the price of the product down. Results in labor, freight and administrative cost savings to the supplier as the purchase of the cases of red wine by the buyers in the buying group can generally be dealt with by the supplier as a bulk sale. Assists suppliers in maintaining suitable stock levels of the their product. Assists in providing suppliers with advance warning of large orders.

pp; 8 DwgNo 0/0

Title Terms: LINE; SHOPPING; SYSTEM; SELL; PRODUCT; ELECTRONIC; COMMUNICATE ; NETWORK; COMPLETE; SALE; TRANSACTION; FUTURE; END; PRICE; LOWER; START; PRICE; NUMBER; BUY

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

10/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013980318     \*\*Image available\*\*  
WPI Acc No: 2001-464532/200150  
Related WPI Acc No: 2004-316587  
XRPX Acc No: N01-344527

**Managing virtual documents e.g. user name and password of user in computer network involves categorizing virtual documents according to associated attribute file and storing information in user database**

Patent Assignee: MANKOFF J W (MANK-I)

Inventor: MANKOFF J W

Number of Countries: 092    Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200104779	A2	20010118	WO 2000US18535	A	20000707	200150    B
AU 200059182	A	20010130	AU 200059182	A	20000707	200150
EP 1203305	A2	20020508	EP 2000945204	A	20000707	200238
			WO 2000US18535	A	20000707	
US 20020120627	A1	20020829	US 99142611	P	19990707	200259
			US 2000191352	P	20000322	
			US 2000611672	A	20000707	
			US 200281257	A	20020222	
US 20030028518	A1	20030206	US 99142611	P	19990707	200313
			US 2000191352	P	20000322	
			US 2000611672	A	20000707	
			US 200281257	A	20020222	
			US 2002262767	A	20021001	
JP 2003529813	W	20031007	WO 2000US18535	A	20000707	200370
			JP 2001510114	A	20000707	

Priority Applications (No Type Date): US 2000191352 P 20000322; US 99142611 P 19990707; US 2000611672 A 20000707; US 200281257 A 20020222; US 2002262767 A 20021001

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200104779	A2	E	47	G06F-017/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200059182	A			G06F-017/00	Based on patent WO 200104779
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EP 1203305	A2	E		G06F-017/00	Based on patent WO 200104779
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

US 20020120627	A1			G06F-007/00	Provisional application US 99142611
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Provisional application US 2000191352

CIP of application US 2000611672

US 20030028518	A1			G06F-007/00	Provisional application US 99142611
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Provisional application US 2000191352

CIP of application US 2000611672

CIP of application US 200281257

JP 2003529813	W		42	G06F-017/60	Based on patent WO 200104779
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Abstract (Basic): WO 200104779 A2

NOVELTY - The method involves establishing a user database with a set of categories. Virtual documents with the associated attribute files are received in the network computer and categorized according to the associated attribute file. The information is stored in the set of categories in the user database according to the information within the

attribute file.

DETAILED DESCRIPTION - INDEPENDENT CLAIM is also included for the following:

(a) a database host;

(b) and a method for conducting on-line marketing campaign.

USE - For managing user's virtual documents e.g. merchant coupons, product warranties, sales confirmations and receipts, product instructions, service instructions, rebates, gift certificates, product registration cards, event tickets and credit card statements in computer network.

ADVANTAGE - Improved system which provides user convenience in clicking the banner ad and organize the offer using personal virtual retail collateral document organizer for later redemption with the merchant and destination site **benefit**. Enables user to accept the **offer** at later convenient time as the merchant performs **another sale**. Allows manufacturers or service providers to provide click links to user homepages.

DESCRIPTION OF DRAWING(S) - The figure shows the block and schematic diagram of the network which applies virtual retail collateral document organizer.

pp; 47 DwgNo 1/12

Title Terms: MANAGE; VIRTUAL; DOCUMENT; USER; NAME; PASSWORD; USER; COMPUTER; NETWORK; VIRTUAL; DOCUMENT; ACCORD; ASSOCIATE; ATTRIBUTE; FILE; STORAGE; INFORMATION; USER; DATABASE

Derwent Class: T01

International Patent Class (Main): G06F-007/00; G06F-017/00; G06F-017/60

File Segment: EPI

10/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013789061 \*\*Image available\*\*

WPI Acc No: 2001-273272/200128

Related WPI Acc No: 2004-592078

XRPX Acc No: N01-195219

Guaranteeing **consumer best price on subject matter purchased from vendor via Internet in first transaction at first price has sales prices of subject matter monitored and noting lower price for predetermined period after first transaction**

Patent Assignee: MCCLUNG G L (MCCL-I)

Inventor: MCCLUNG G L

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200113216	A1	20010222	WO 2000US22406	A	20000815	200128 B
AU 200069088	A	20010313	AU 200069088	A	20000815	200134

Priority Applications (No Type Date): US 2000637293 A 20000808; US 99375451 A 19990817; US 2000506718 A 20000218

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200113216	A1	E 69	G06F-007/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200069088 A G06F-007/00 Based on patent WO 200113216

Abstract (Basic): WO 200113216 A1

NOVELTY - A first price and information identifying the consumer (114) is recorded by a host system (252); sales prices of subject matter is monitored and noting any lower price by the host system for a predetermined period after first transaction; money-value difference between the first price and lower price is calculated; and host system refunds the consumer an amount equal to the money-value difference by crediting account of the consumer.

DETAILED DESCRIPTION - The subject matter is purchased via a host system, and the guaranteeing is effected with no post-transaction action item by the consumer.

INDEPENDENT CLAIMS are also included for the following: A business system for guaranteeing a consumer a best price on subject matter purchased from a vendor in a first transaction at a first price; A computer program product; A method for electronically presenting and remitting payment of bills; and An electronic bill presentment and payment remittance system including a network.

USE - For guaranteed pricing of goods and services for a predetermined time period.

ADVANTAGE - Provides best price on goods and services purchased from a vendor so that a consumer is assured that an item purchased will not be sold in the near future at a discount or sale price which is not made available to the consumer.

DESCRIPTION OF DRAWING(S) - The figure shows a diagrammatic illustration of a bill presentment and payment system.

Consumer (114)

Host system (252)

pp; 69 DwgNo 6/11

Title Terms: GUARANTEE; CONSUME; PRICE; SUBJECT; MATTER; PURCHASE; VENDING; FIRST; TRANSACTION; FIRST; PRICE; SALE; PRICE; SUBJECT; MATTER; MONITOR; LOWER; PRICE; PREDETERMINED; PERIOD; AFTER; FIRST; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-007/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

10/5/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013576423 \*\*Image available\*\*

WPI Acc No: 2001-060630/200107

XRPX Acc No: N01-045425

Target advertising for facilitating communications between buyers and vendors, involves transmitting HTML page including information about non selected vendor before performing transactions to user

Patent Assignee: CYNAPTEC INC (CYNA-N)

Inventor: ANENBERG M E; PERREAULT D W; SANBORN R K; TERHEYDEN L

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200060519	A1	20001012	WO 2000US9131	A	20000406	200107 B
AU 200040757	A	20001023	AU 200040757	A	20000406	200107

Priority Applications (No Type Date): US 99286523 A 19990406

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200060519 A1 E 45 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH

CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW  
AU 200040757 A G06F-017/60 Based on patent WO 200060519

Abstract (Basic): WO 200060519 A1

NOVELTY - The vendors selected by user is detected by server from list of vendors received from user. The HTML page including information about non selected vendors is sent to buyer for enabling buyer to select non selected vendors prior to transmission of document to selected vendors.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer readable program product.

USE - For enabling business to consumer transactions used in electronic commerce through internet.

ADVANTAGE - Significant commercial **benefit** to vendors that **offer** products or services in which prospective buyer is interested and has not been selected is possible, since HTML page consisting of information about non selected vendors is transmitted to buyer before **transaction** which provides **another** opportunity for user to reconsider non selected vendors.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of last ditch advertising process.

pp; 45 DwgNo 6/9

Title Terms: TARGET; ADVERTISE; FACILITATE; COMMUNICATE; BUY; VENDING;  
TRANSMIT; PAGE; INFORMATION; NON; SELECT; VENDING; PERFORMANCE;  
TRANSACTION; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012915664 \*\*Image available\*\*

WPI Acc No: 2000-087500/200007

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854;  
1999-204855; 1999-312503; 1999-508393; 2000-053611; 2000-053613;  
2000-087503; 2000-106161; 2000-328274; 2000-610539; 2001-181019;  
2001-342730; 2001-624069; 2002-096655; 2002-215721; 2002-237036;  
2002-582966; 2002-698146; 2003-075336; 2003-199382; 2003-656976;  
2004-118327; 2004-166858; 2004-202576; 2004-356945

XRFX Acc No: N00-068691

**Cross-benefit providing method for customer during transaction**

Patent Assignee: WALKER DIGITAL CORP (WALK-N)

Inventor: JORASCH J A; PACKES J M; TEDESCO D E; WALKER J S

Number of Countries: 084 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9966438	A1	19991223	WO 99US13409	A	19990614	200007 B
AU 9948227	A	20000105	AU 9948227	A	19990614	200024

Priority Applications (No Type Date): US 98100684 A 19980619

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9966438 A1 E 56 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW  
AU 9948227 A G06F-017/60 Based on patent WO 9966438

Abstract (Basic): WO 9966438 A1

NOVELTY - The server of a first merchant, provides an **offer** for a **benefit** from a second merchant, to the customer on receiving an indication of items to be purchased by the customer via a web site. The offer is provided before purchase of items. If the customer accepts the **offer**, then the **benefit** is applied to the items purchased.

USE - For facilitating electronic commerce by providing cross benefit to customer during transaction.

ADVANTAGE - The customer is benefited by reduced price of his items. The first merchant is benefited by increased **sales** and the **second** merchant is benefited by acquisition of new customer.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart of the cross benefit providing method to customer.

pp; 56 DwgNo 16/16

Title Terms: CROSS; BENEFICIAL; METHOD; CUSTOMER; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/00

File Segment: EPI

10/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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007541326

WPI Acc No: 1988-175258/198825

XRPX Acc No: N88-133927

**Purchasing system with rebate feature for retail marketing - computes rebate due to each purchaser based on cost of goods and services, and transfer money to vendor**

Patent Assignee: TRADEVEST INC (TRAD-N)

Inventor: COHEN J M; ROBERTSON I M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4750119	A	19880607	US 86917894	A	19861010	198825 B

Priority Applications (No Type Date): US 86917894 A 19861010

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4750119	A		11		

Abstract (Basic): US 4750119 A

The purchasing system allows for the input of purchase orders from the subscriber-purchasers for selected goods and services and correlates the transfer of funds from those purchaser-subscribers to the various vendors **selling** the selected goods. The future **benefit** guarantor supplies a rebate factor which is input into the system. The system then computes and reports a rebate which is due in the **future** to each subscriber- **purchaser** from the **future** benefit guarantor. The rebate is based upon cost of the individually selected goods and services and the rebate factor.

The system provides instructions to pay the vendors for the selected goods and services and to pay the future rebate guarantor a premium representing the **purchase price** of the **future guaranteed** rebates. Preferably, the premium is paid on a dialy basis to the guarantor and a group annuity contract is funded until the end of the fiscal year.

ADVANTAGE - Motivates consumer/purchaser to return to partic.  
vendor.

0/5

Title Terms: PURCHASE; SYSTEM; REBATE; FEATURE; RETAIL; MARKET; COMPUTATION  
; REBATE; PURCHASE; BASED; COST; GOODS; SERVICE; TRANSFER; MONEY; VENDING

Derwent Class: T01

International Patent Class (Additional): G06F-003/02; G06F-015/21

File Segment: EPI

?

Set	Items	Description
S1	37	AU=(SAMMON R? OR SAMMON, R?)
S2	9700	(LATER OR FUTURE OR SECOND OR ANOTHER) (4N) (TRADING OT TRAD- ES OR TRANSACTION OR PURCHASE? ? OR PURCHASING OR SALE? ?)
S3	204288	SELL OR SELLS OR SELLING OR OFFER?
S4	211561	BENEFIT? ?
S5	9546	(LOCKIN OR LOCK() IN OR SAME OR GUARANT?) (3N) (CHARGE? ? OR - PRICE? ?)
S6	5972	S3(4N)S4
S7	12	S6(30N)S2
S8	9	S6(S)S5
S9	16	S5(20N)S2
S10	36	S7:S9
S11	27	S10 AND IC=G06F-017/60

File 348:EUROPEAN PATENTS 1978-2005/Feb W02  
(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20050217,UT=20050210  
(c) 2005 WIPO/Univentio

11/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2005 European Patent Office. All rts. reserv.

01442844

**Industrial equipment services marketing and sale system**  
**Marketing von Services für Industriegeräte und System zum Verkauf**  
**Marketing de services d'équipement industriel et système de vente**

PATENT ASSIGNEE:

SIEMENS AKTIENGESELLSCHAFT, (200520), Wittelsbacherplatz 2, 80333 München  
, (DE), (Applicant designated States: all)

INVENTOR:

Honig, Nikolaus, Cimbernstrasse 8, 90402 Nürnberg, (DE)

Ifflander, Bernhard, Zeilackerstrasse 20 A, 92637 Weiden, (DE)

Jouffroy, Marion, Dr. Carlo-Schmidt-Strasse 100, 90482 Nürnberg, (DE)

PATENT (CC, No, Kind, Date): EP 1229477 A1 020807 (Basic)

APPLICATION (CC, No, Date): EP 2002002203 020129;

PRIORITY (CC, No, Date): US 774462 010131

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 96

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200232	2696
SPEC A	(English)	200232	5504
Total word count - document A			8200
Total word count - document B			0
Total word count - documents A + B			8200

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION or information relating to the value of the services, and, if appropriate, information regarding the **purchaser** Pi)) 102, may **later** be retrieved in whole or in part in order to (1) enable greater efficiency in the offering of future services, (2) enable the **offering** of particular **benefits** to the particular user based on the user's purchase history (e.g., to create...

11/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2005 European Patent Office. All rts. reserv.

00957813

**PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS**

**PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT**  
**SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET**  
**APPAREIL PERMETTANT DE GERER CE SYSTEME**

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,  
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:  
DE;FR;GB)

INVENTOR:



TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156, (JP)  
LEGAL REPRESENTATIVE:  
Casalonga, Axel et al (14511), BUREAU D.A. CASALONGA - JOSSE  
Morassistrasse 8, 80469 Munchen, (DE)  
PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)  
WO 9821677 980522  
APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114  
PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS: G06F-017/60  
ABSTRACT WORD COUNT: 119

LANGUAGE (Publication, Procedural, Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939
Total word count - document B			0
Total word count - documents A + B			128939

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION means for accumulating information concerning a transaction contract involving the owner of the payment means; **second** storage means for accumulating information concerning a transaction contract involving the person in **charge** of the charging means; and a computer system for executing program data for the transaction...

11/3,K/3 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

01100623 \*\*Image available\*\*

**ELECTRONIC TRADING METHOD AND SYSTEM**  
**PROCEDE ET SYSTEME DE COMMERCE ELECTRONIQUE**

Patent Applicant/Inventor:

MARUYAMA Terunori, 11-5, Uragaoka 2-chome, Yokosuka-shi, Kanagawa  
239-0823, JP, JP (Residence), JP (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200423361 A1 20040318 (WO 0423361)

Application: WO 2002JP9164 20020909 (PCT/WO JP02009164)

Priority Application: WO 2002JP9164 20020909

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA CN IN JP KR NZ US

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: Japanese

Filing Language: Japanese

Main International Patent Class: G06F-017/60

English Abstract

...trading method capable of lowering the price interlocked with the total order acceptance count and **offering benefit** of electronic trading both for ordinary consumers and enterprises. In the electronic trading method, a...

...terminal which has made an order. All the buyers can buy a commodity at the **same** settled **price** Pd interlocked with the total order acceptance count NE and decided to be cheap after...

11/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

01069918 \*\*Image available\*\*

**AN ON-LINE SHOPPING SYSTEM**

**SYSTEME D'ACHAT EN LIGNE**

Patent Applicant/Inventor:

SHIMANSKY Yair, 73a Camps Bay Drive, Camps Bay, 8001 Cape Town, ZA, ZA  
(Residence), ZA (Nationality)

Legal Representative:

PLA-PILLANS Philip Antonio (agent), Adams & Adams Cape Town Office, Suite  
3202, 32nd Floor, ABSA Centre, Heerengracht, ZA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2003100675 A1 20031204 (WO 03100675)

Application: WO 2002IB1843 20020528 (PCT/WO IB0201843)

Priority Application: WO 2002IB1843 20020528

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3190

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

English Abstract

...on-line as part of a buying group. The software is operable to complete the **sales** transactions at a **future** end **price** that is the **same** as or lower than the starting price and that is determined by the number of...

Detailed Description

... a buying group of the product, the software being 1 5 configured to complete the **sale** transactions at a **future** end **price** that is the **same** as or lower than the starting price and that is determined by the number of...

Claim

... part of a buying

group of the product, the software being configured to complete the **sale**

transactions at a **future** end **price** that is the **same** as or lower than the starting price and that is determined by the number of...

11/3,K/5 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

01049208 \*\*Image available\*\*

**PROVISION OF GRAPHIC DESIGNS**

**FOURNITURE DE GRAPHISMES**

Patent Applicant/Inventor:

STAMELMAN Melvyn, 6 Chateau Den Lin, 8 Second Avenue, Linden,  
Johannesburg, 2195 Gauteng Province, ZA, ZA (Residence), ZA  
(Nationality)

Legal Representative:

SCHWEIZER Adrian Victor van (agent), Adams & Adams (Johannesburg Office),  
3rd Floor, 23 Wellington Road, Parktown, Johannesburg, 2193 Gauteng  
Province, ZA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200379248 A2-A3 20030925 (WO 0379248)

Application: WO 2003IB957 20030317 (PCT/WO IB03000957)

Priority Application: ZA 20022156 20020315

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE  
SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4867

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... meets with her approval, the potential user effects payment of the  
balance of the purchase **price** in the **same** manner as she effected  
payment of the **second** instalment of the **purchase** price.

The electronic payment service provider notifies the design provider of  
the third payment.

Once...

11/3,K/6 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

01030614 \*\*Image available\*\*

**SYSTEM FOR APPRAISING LIFE INSURANCE AND ANNUITIES**

**SYSTEME DESTINE A EVALUER UNE ASSURANCE-VIE ET DES RENTES**

Patent Applicant/Assignee:

EFFICIENT MARKETS CORPORATION, 100 Peachtree Street, N.W., Suite 2145,

Atlanta, GA 30303, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KENDALL Errol O, 100 Peachtree Street, N.W., Suite 2145, Atlanta, GA 30303, US, US (Residence), US (Nationality), (Designated only for: US)  
BROOKS James C, 35 Gateside Place, SE, Marietta, GA 30067, US, GE (Residence), US (Nationality), (Designated only for: US)  
STEIN Robert W, 347 W 57th Street, New York, NY 10019, US, GE (Residence), US (Nationality), (Designated only for: US)  
FRENCH Douglas A, 10051 Darden Hill Road, Austin, TX 70737, US, US (Residence), US (Nationality), (Designated only for: US)  
DEREGNAUCOURT Francis, 124 Igoe Rd., Morganville, NJ 07751, US, US (Residence), US (Nationality), (Designated only for: US)  
KOHEN Sharyn R, 238 Fox Meadow Road, Scarsdale, NY 10583, US, US (Residence), US (Nationality), (Designated only for: US)  
RATNER Charles L, One Laurel Hill Lane, Pepper Pike, OH 44124, US, US (Residence), US (Nationality), (Designated only for: US)  
GLACY Anson J, 77 Waterside Lane, West Hartford, CT 06107, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

RUDICH Rebecca Goldman (et al) (agent), McKenna Long & Aldridge LLP, 1900 K Street, N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200360636 A2-A3 20030724 (WO 0360636)  
Application: WO 2002US40644 20021220 (PCT/WO US02040644)  
Priority Application: US 200124585 20011221

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK  
SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK  
TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19443

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... identifying information about itself This data includes data about the product's proposed benefits and **price** on both a **guaranteed** and illustrated basis, and information about the insurance company proposing the product. Product data include...present value methodology to 19 DC:1 14572.1

determine a numeric rating of the **benefits offered** in light of the proposed price (Product Value For Money in FIG. 1). Numeric ratings...

11/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00995799 \*\*Image available\*\*

**METHOD AND SYSTEM FOR PROVIDING CONSULTING SERVICE USING VIRTUAL ITEM AND INCENTIVE**

**PROCEDE ET SYSTEME DE PRESTATION DE SERVICE DE CONSULTATION UTILISANT UNE INCITATION ET UNE REFERENCE VIRTUELLE**

Patent Applicant/Inventor:

JEONG Yong-Seok, 778-4 Jayang 1-dong, Kwangjin-ku, 143-191 Seoul, KR, KR  
(Residence), KR (Nationality)

Legal Representative:

LEE Kyeong-Ran (agent), 502 BYC Bldg., 648-1 Yeoksam 1-dong, Kangnam-ku,  
135-081 Seoul, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200325814 A1 20030327 (WO 0325814)

Application: WO 2002KR1528 20020809 (PCT/WO KR0201528)

Priority Application: KR 200148430 20010810

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 9474

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... on the user information portion.

A list of reservation items that the user 117 can **purchase later** in order to be **offered** the **benefit** of a discount when actually purchasing goods

**11/3,K/8 (Item 6 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00983614

**MERCHANT ACTIVITY AND RECONCILIATION PROGRAM**

**ACTIVITE COMMERCIALE ET PROGRAMME DE RAPPROCHEMENT**

Patent Applicant/Assignee:

DAVISON-KELLUM Dee Anne, 22210 Falvel Drive, Spring, TX 77389, US, US  
(Residence), US (Nationality)

Patent Applicant/Inventor:

ASCHENBECK Charles R, 9218 Silver Tip Drive, Spring, TX 77379, US, US  
(Residence), US (Nationality)

Legal Representative:

LEE Larry (agent), 4408 Spicewood Springs Road, Austin, TX 78759, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200312716 A1 20030213 (WO 0312716)

Application: WO 2001US23753 20010726 (PCT/WO US0123753)

Priority Application: WO 2001US23753 20010726

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AU BB BR BZ CA CN CR CU GB HU ID IL IN IS JP KR MA MX NO NZ PL RU SG  
UA US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 50984

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Expresse may charge a merchant 3.25%, while the Mastercardo or Vise processor for that **same** merchant may **charge** 2.25%; plus \$0.25 per **transaction** . While **another** merchant may have lower

**11/3,K/9 (Item 7 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00971389 \*\*Image available\*\*

**ENCOURAGING HOUSE CARD USE THROUGH PRICE GUARANTEES**

**INCITATION A L'UTILISATION DE CARTES DE MAGASINS PAR GARANTIE DES PRIX**

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, New Orchard Road, Armonk, NY  
10504, US, US (Residence), US (Nationality), (For all designated states  
except: MC)

IBM FRANCE, Tour Descartes, 2, Avenue Gambetta, F-92066 Paris la Defense  
Cedex, FR, FR (Residence), FR (Nationality), (Designated only for: MC)

Inventor(s):

BATES Cary Lee, 450 73rd Street, N.W., Rochester, MN 55901, US,

MAJD Mahdad, 2916 Stonegate Court S.W., Rochester, MN 55902, US,

SANTOSUOSSO John Mathew, 1402 30th Street N.W., Rochester, MN 55901, US,

Legal Representative:

DE PENA Alain (agent), Compagnie IBM France, Direction de la Propriete  
Intellectuelle, F-06610 La Gaude, FR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200301418 A2 20030103 (WO 0301418)

Application: WO 2002EP6918 20020604 (PCT/WO EP0206918)

Priority Application: US 2001887621 20010622

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6594

Main International Patent Class: **G06F-017/60**

Fulltext Availability:  
Detailed Description

Detailed Description

... the potential price guarantee credits to the customer's department store credit card account.

This **price guarantee** credit may be applied directly as credit to the customer's account, or alternatively, as credit toward **future purchases** charged to the department store credit card.

While the foregoing is directed to embodiments of...

11/3,K/10 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00955849 \*\*Image available\*\*

**INSURANCE RISK, PRICE, AND ENROLLMENT OPTIMIZER SYSTEM AND METHOD**  
**PROCEDE ET SYSTEME OPTIMISEURS D'INSCRIPTION, DE PRIX, ET DE RISQUE**  
**D'ASSURANCE**

Patent Applicant/Assignee:

WINGED KEEL MANAGEMENT CO LTD, 1430 Broadway, 21st Floor, New York, NY  
10018, US, US (Residence), US (Nationality)

Inventor(s):

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KINETZ Brent, 55 Bethune Street, #319, New York, NY 10014, US,

Legal Representative:

DAVOUDIAN Keyvan (et al) (agent), Pillsbury Winthrop LLP, Suite 2800, 725  
South Figueroa Street, Los Angeles, CA 90017-5406, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200288889 A2-A3 20021107 (WO 0288889)

Application: WO 2002US13467 20020430 (PCT/WO US0213467)

Priority Application: US 2001287537 20010430; US 2001995852 20011128

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16074

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... targeted segment of the eligible population making it easy and efficient to both understand the

**offer** and enroll in the **benefit** ;

Fulfillment outsource - Print and production capability, originating from the proprietary plan management database, of the...plan. The plan focuses

the employer contribution primarily towards employees earning under \$50,000 by **offering** them a free **benefit** . Employees earning under \$50,000 may not be willing to afford a discretionary benefit like... invention's methods not been utilized. Much of the benefit is now insured with fixed **price** insurance that is **guaranteed** not to change based on the plan's experience. Further, the increased claim costs are...

11/3,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00942062 \*\*Image available\*\*

DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

OPTIONS NUMERIQUES COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET BOURSE D'ECHANGE A CET EFFET

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),  
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,  
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200274047 A2-A3 20020926 (WO 0274047)

Application: WO 2002US7480 20020311 (PCT/WO US0207480)

Priority Application: US 2001809025 20010316

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 85860

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... option. Taking the inverse of this quantity gives the offer side of the market in " **price** " terms. Performing the **same** calculation but ... IO basis points to the total investment gives the bid side of the market. In **another** preferred embodiment, **transaction** fees are assessed as a percentage of payouts, rather than as a function of invested...

11/3,K/12 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.



00939231      \*\*Image available\*\*

**LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM  
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE**

Patent Applicant/Assignee:

M FINANCIAL HOLDINGS INC doing business as M FINANCIAL GROUP, 205  
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US (Nationality)

Inventor(s):

SCHIMINOVICH Gabriel R, M Financial Group, 205 Spokane Street, Portland,  
OR 97202-6413, US,

Legal Representative:

GRADY L White (agent), Covington & Burling, 1201 Pennsylvania Avenue,  
N.W., Washington, DC 20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... When decrease in death benefit coverage drops the death benefit amount  
below the initial death **benefit** amount for that coverage, a pro rata  
portion of any surrender charge applicable for that...of the net single  
premiums calculated for each age using a 4% interest rate and  
**guaranteed** mortality **charges** . No allowance for **guaranteed** expenses  
is allowed. The Net Single Premiums at the beginning of the year will be  
...

11/3,K/13      (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00929399      \*\*Image available\*\*

**SYSTEM AND METHOD FOR DISTRIBUTING VERTICAL PRODUCTS AND SERVICES  
SYSTEME ET PROCEDE DE DISTRIBUTION DE PRODUITS ET SERVICES VERTICAUX**

Patent Applicant/Inventor:

KARKUKLY Mohammed, 1051 Perimeter Drive, Schaumbury, IL 60173, US, US  
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Legal Representative:

STRICKLAND Wesley L (et al) (agent), McDermott, Will & Emery, 600 13th  
Street, N.W., Washington, DC 20005-3096, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200263431 A2-A3 20020815 (WO 0263431)

Bode Akintola

24-Feb-05

EIC 3600

Application: WO 2002US3624 20020208 (PCT/WO US0203624)  
Priority Application: US 2001267136 20010208  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 6570

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... they know and trust. A win-win situation is created for all parties to the **transaction**. As **another** possible source of revenue for Consultants, they could also receive an incentive for each partner Consultant that they recruit to participate in the system.

13

Other tools that can **benefit** a Consultant include **offering** e-mail accounts, webpage building tools, a single shopping cart for all transactions occurring within...

11/3,K/14 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00922978

**SYSTEM FOR APPRAISING A FINANCIAL PRODUCT**  
**SYSTEME D'EVALUATION D'UN PRODUIT FINANCIER**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)  
BROOKS Jr James C, 35 Gateside Place, S.E., Marietta, GO 30067, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GOLDMAN Rebecca A (et al) (agent), Long Aldridge & Norman LLP, Suite 600,  
701 Pennsylvania Avenue, N.W., Washington, DC 20004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200256228 A1 20020718 (WO 0256228)  
Application: WO 2001US29777 20010925 (PCT/WO US0129777)  
Priority Application: US 2001756906 20010110

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7808

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... identifying information about itself. This data includes data about the product's proposed benefits and **price** on both a **guaranteed** and illustrated basis, and information about the insurance company proposing the product. Product data include...

...risk profile, and traditional actuarial present value methodology to determine a numeric rating of the **benefits** 1 5 **offered** in light of the proposed price. A numeric rating will also be assigned to the... identifying information about itself. This data includes data about the product's proposed benefits and **price** on both a **guaranteed** and illustrated basis, and information about the insurance company proposing the product. Product data include...

...risk profile, and traditional actuarial present value methodology to determine a numeric rating of the **benefits** **offered** in light of the proposed price. A rating, such as numeric and alphanumeric, will also...

11/3,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00899532 \*\*Image available\*\*

**METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING, AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS**  
**PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE GESTION DE RISQUES**

Patent Applicant/Assignee:

PARETO PARTNERS LTD, 7 Thistle, Portola Valley, CA 94028, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200233627 A2 20020425 (WO 0233627)

Application: WO 2001US32275 20011015 (PCT/WO US0132275)

Priority Application: US 2000240903 20001017; US 2001284051 20010416; US 2001923035 20010806

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33670

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... coupon later expires unredeemed. Consumers benefit from trading coupons because the consumer is able to **lock in** meal **prices** at an earlier date. Tradable coupons are also good gifts, since the receiver may easily...

...fluctuate much during the year, although demand for rooms fluctuates a lot. Clearly, hotels would **benefit** if they could **sell** their rooms at a fair market value that floats with demand. (Note: Holiday Inn! is... lemon. Tradable Sky Spirit ASCs help solve both Ford and the customers' concerns. - 49

Economic **Benefits** of Tradable Coupon

**Selling** tradable coupons enables producers of goods and services to share the risk of future low...not obligated to sell all its coupons at once, or to offer them for the **same ' price** . For instance, the promoter may sell the first 500 coupons at one price; wait a...its Firm-Specific and Intra-Industry Contracts at once, or to offer them for the **same price** . For instance, the promoter may sell the first 500 Firm-Specific and Intra-Industry Contracts...

11/3,K/16 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00855143 \*\*Image available\*\*

**METHOD AND SYSTEM FOR CREATING AND VERIFYING DERIVATIVE CONTRACT TERMS USING PARTY RELATIONSHIPS**

**PROCEDE ET SYSTEME PERMETTANT DE CREER ET DE VERIFIER DES TERMES DE CONTRAT ELABORES A PARTIR DES RELATIONS DES PARTIES**

Patent Applicant/Assignee:

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, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

GALUTEN Albhy, 525 West Rustic Road, Santa Monica, CA 90402, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

YANNEY Pierre (et al) (agent), Darby & Darby P.C., 805 Third Avenue, New York, NY 10022-7513, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200188819 A1 20011122 (WO 0188819)

Application: WO 2001US15985 20010516 (PCT/WO US0115985)

Priority Application: US 2000204484 20000516

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM EE  
ES FI GB GD GE HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12414

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... reference services based on memberships, maintain anonymity, join other personal reference services to gain group **benefits**, and monitor **offerings** based on available choices.

Fig. 9 is a block diagram illustrating the use of value chain information in **another** commercial **transaction** using affinity, refacti, service and portal management. Affinity transactions reference a customer's personal reference...

11/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00835841 \*\*Image available\*\*

**ROUTING METHODS AND SYSTEMS FOR INCREASING PAYMENT TRANSACTION VOLUME AND PROFITABILITY**

**PROCEDES ET SYSTEMES D'ACHEMINEMENT PERMETTANT D'AUGMENTER LE VOLUME DE TRANSACTIONS DE PAIEMENT ET LEUR RENTABILITE**

Patent Applicant/Assignee:

DOUBLECREDIT CORPORATION, 121 Industrial Road #11, Belmont, CA 94002, US,  
US (Residence), US (Nationality)

Inventor(s):

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KOCHER Paul C, 143 Fillmore Street, San Francisco, CA 94117, US,  
MEFFERT Peter, 1515 Wedgewood Lane, Hillsborough, CA 94010, US,

Legal Representative:

LAURIE Ronald S (et al) (agent), Skadden, Arps, Slate, Meagher & Flom  
LLP, 525 University Avenue, Palo Alto, CA 94301, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169492 A1 20010920 (WO 0169492)

Application: WO 2001US7554 20010309 (PCT/WO US0107554)

Priority Application: US 2000523405 20000310

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 16948

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... identified payment  
instruments a second offer;  
(ii) identifying which of said first offer and said **second offer**  
provides a  
greater **transaction benefit** ; and  
(iii) accepting the more favorable of said offers.

14 The method of claim 13...instruments a second offer;  
(ii) means for identifying which of said first offer and said **second offer**  
provides a greater **transaction benefit** ; and  
(iii) means for accepting the more favorable of said offers.

41 The apparatus of...

11/3,K/18 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00816844 \*\*Image available\*\*

**SYSTEM AND METHOD FOR FACILITATING SELECTION OF BENEFITS**

**SYSTEME ET PROCEDE DESTINES A FACILITER UNE SELECTION D'AVANTAGES**

Patent Applicant/Assignee:

CHOICELINX CORPORATION, 1000 Elm Street, 15th Floor, Manchester, NH 03101  
, US, US (Residence), US (Nationality)

Inventor(s):

LENCKI Donna K, 403 New Boston Road, Candia, NH 03034, US,  
HENCHEY Chris, 403 New Boston Road, Candia, NH 03034, US,  
MILLER Patrick B, 9 Morningside Drive, Hooksett, NH 03106, US,

Legal Representative:

PERREAULT Donald J (agent), Hayes, Soloway, Hennessey, Grossman & Hage,  
P.C., 175 Canal Street, Manchester, NH 03101 (et al), US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150383 A1 20010712 (WO 0150383)

Application: WO 2000US35359 20001226 (PCT/WO US0035359)

Priority Application: US 99174056 19991230; US 2000205338 20000318

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 31106

Main International Patent Class: G06F-017/60

English Abstract

...identifying at least one price for each of a plurality of line items within a **benefit** category, and **offering** the line items for **purchase** by the individual (54). **Another** method consistent with the invention includes **offering benefit** line items to the employee for purchase using a predefined employer contribution (54). The line...

11/3,K/19 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)  
Application: WO 2000US32310 20001122 (PCT/WO US0032310)  
Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... programmer puts those pieces together in a different way.

Two different programmers can use the **same** set of class libraries to

write two programs that do exactly the same thing but...

11/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,

2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB

GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK

MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN

YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the rapid technical advantages of packet technologies, and improve their cost structure, and at the same time offer new services on the "Next Generation Network".

New IP based services in the...

11/3,K/21 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761430 \*\*Image available\*\*

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION CONCERNING COMPONENTS OF A SYSTEM

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE



**EN OEUVRE D'UNE TECHNIQUE**

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2-A3 20001207 (WO 0073956)  
Application: WO 2000US14406 20000524 (PCT/WO US0014406)  
Priority Application: US 99321274 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ  
(utility model) CZ DE (utility model) DE DK (utility model) DK DM DZ EE  
(utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR (utility model) KR KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149024

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... improves communication between developers and business  
representatives, which is particularly helpful in minimizing  
misunderstandings at **later** stages of the development cycle.

Such formal problem tracking also helps to facilitate the solution...

11/3,K/22 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00761429

**METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF  
ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE  
BASED ON SUCH ASSESSED NEEDS**

**PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE  
D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN  
SERVICE SUR LA BASE DE CES BESOINS**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,

MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,  
Legal Representative:  
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200073955 A2 20001207 (WO 0073955)  
Application: WO 2000US14357 20000524 (PCT/WO US0014357)  
Priority Application: US 99321495 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 148469

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... life cycle. It ensures that quality software is designed, developed,  
and tested so that initial **benefits** defined in the business case are in  
fact realized.

71

A development environment must have...

11/3,K/23 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761424

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF  
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES  
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)

Application: WO 2000US14458 20000524 (PCT/WO US0014458)

Priority Application: US 99321360 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ  
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE  
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149456

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... problem documentation to all affected parties, management can minimize the risk of misunderstandings at a **later** date. In addition, the documentation serves as an audit trail to justify design and implementation...

...however, important to note that not only the software that is developed for business case **benefits** realization must have a formal problem tracking mechanism, but the development environment architecture must also...

11/3,K/24 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00750433 \*\*Image available\*\*

**SYSTEM, METHOD AND ARTICLES FOR FACILITATING SECURED OPTION CONTRACTS**  
**SYSTEME, PROCEDE ET ARTICLES POUR FACILITER DES CONTRATS A OPTION GARANTIS**

Patent Applicant/Inventor:

REDDING John D, 250 Haven Road, Franklin Lakes, NJ 07417, US, US  
(Residence), US (Nationality)

Legal Representative:

ZITKOVSKY Ivan D (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic Avenue, Boston, MA 02110, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063816 A2 20001026 (WO 0063816)

Application: WO 2000US10865 20000421 (PCT/WO US0010865)

Priority Application: US 99130581 19990421; US 99130862 19990422

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DZ EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English  
Fulltext Word Count: 14100

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... facilitator 116 can approach purveyors of those goods or services to bargain for the best **price** on **future guaranteed sales** .

Moreover, trade facilitator 110 can participate in one or more trading organizations and may...

11/3,K/25 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00750432 \*\*Image available\*\*

**SYSTEM, METHOD AND ARTICLES FOR FACILITATING TRADE CREDITS**  
**SYSTEME, PROCEDE ET ARTICLES DESTINES A FACILITER DES CREDITS COMMERCIAUX**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

ZITKOVSKY Ivan D (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063815 A2 20001026 (WO 0063815)

Application: WO 2000US10859 20000421 (PCT/WO US0010859)

Priority Application: US 99130581 19990421; US 99130862 19990422

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN  
YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10015

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... client 102 over a predetermined period. Trade facilitator 116 can then approach purveyors of those goods or services to bargain for the best **prices** on **future guaranteed sales** . Moreover, trade facilitator 116 can participate in one or more trading organizations and may...

11/3,K/26 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00750415 \*\*Image available\*\*

COMMERCE SYSTEM, METHOD AND ARTICLES UTILIZING OPTION CONTRACT TRANSACTIONS  
PROCEDE, ARTICLES ET PROCEDE DE COMMERCE DANS LESQUELS DES TRANSACTIONS  
CONTRACTUELLES A OPTION SONT UTILISEES

Patent Applicant/Inventor:

REDDING John D, 250 Haven Road, Franklin Lakes, NJ 07417, US, US  
(Residence), US (Nationality)

Legal Representative:

HENRY Steven J (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic  
Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063795 A2 20001026 (WO 0063795)

Application: WO 2000US10858 20000421 (PCT/WO US0010858)

Priority Application: US 99130581 19990421; US 99130862 19990422

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN  
YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11527

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... facilitator 116 can approach purveyors of those goods or services to  
bargain for the best prices on future guaranteed sales .

Moreover, trade facilitator 1 16 can participate in one or more trading  
organizations and may...

11/3,K/27 (Item 25 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00743953 \*\*Image available\*\*

A METHOD FOR COMPUTER CONTROLLED DISTRIBUTION OF INFORMATION OVER A NUMBER  
OF DIFFERENT COMMUNICATION SYSTEMS AND A SYSTEM FOR THE ACCOMPLISHMENT  
OF THE METHOD

PROCEDE DE DIFFUSION DE DONNEES COMMANDEE PAR ORDINATEUR PAR  
L'INTERMEDIAIRE DE PLUSIEURS SYSTEMES DE COMMUNICATION DIFFERENTS AUX  
FINS D'EXECUTION D'UNE METHODE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

PRYTZ Sven, Angsklockevagen 26, S-181 57 Lidingo, SE, SE (Residence), SE  
(Nationality), (Designated only for: US)  
Legal Representative:  
ANDERSSON Per, Albihns Patentbyra Goteborg AB, P.O. Box 142, S-401 22  
Goteborg, SE  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200057322 A1 20000928 (WO 0057322)  
Application: WO 2000SE565 20000323 (PCT/WO SE0000565)  
Priority Application: SE 991069 19990324  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: Swedish  
Fulltext Word Count: 7219

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... handling and consumption of  
paper, not only for documents but also for envelopes.  
At the **same** time postal **charges** are high and the postal  
service relatively slow and sometimes rather  
unreliable. By the use...  
...quickly. In addition the sender can obtain confirmation  
that the information has arrived. E-mail **offers** even  
greater **benefits** . To a certain extent the transmission  
of information can take place completely without the  
use...  
?

Set	Items	Description
S1	8	AU=(SAMMON R? OR SAMMON, R?)
S2	6976413	BENEFIT? ?
S3	241075	(LOCKIN OR LOCK()IN OR SAME OR GUARANT?) (3N) (CHARGE? ? OR - PRICE? ?)
S4	706174	(LATER OR FUTURE OR SECOND OR ANOTHER) (4N) (TRADING OT TRAD- ES OR TRANSACTION OR PURCHASE? ? OR PURCHASING OR SALE? ?)
S5	21436819	SELL OR SELLS OR SELLING OR OFFER?
S6	250605	S5(3N)S2
S7	243	S6(20N)S3
S8	0	S7(S)S4
S9	216	S6 AND S3 AND S4
S10	216	S6(20N)S4
S11	929	S3(20N)S4
S12	1	S11(S)S6
S13	11636	S4(20N)S2
S14	8	S13(20N)S3
S15	553453	PRICE(2N) (INCREAS? OR INCREMENT? OR FLUNCTAUT? OR HIGHER)
S16	5773	S15(S)S4
S17	55	S16(20N)S3
S18	13	S16(S)S6
S19	68	S17 OR S18
S20	52	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2005/Feb 23 (c) 2005 The Gale Group
File	15:ABI/Inform(R)	1971-2005/Feb 24 (c) 2005 ProQuest Info&Learning
File	16:Gale Group PROMT(R)	1990-2005/Feb 24 (c) 2005 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2005/Feb 22 (c)2005 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2005/Feb 24 (c) 2005 The Gale Group
File	621:Gale Group New Prod.Annou. (R)	1985-2005/Feb 23 (c) 2005 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2005/Feb 24 (c) 2005 The Gale Group
File	20:Dialog Global Reporter	1997-2005/Feb 24 (c) 2005 The Dialog Corp.
File	476:Financial Times Fulltext	1982-2005/Feb 24 (c) 2005 Financial Times Ltd
File	610:Business Wire	1999-2005/Feb 24 (c) 2005 Business Wire.
File	613:PR Newswire	1999-2005/Feb 24 (c) 2005 PR Newswire Association Inc
File	624:McGraw-Hill Publications	1985-2005/Feb 24 (c) 2005 McGraw-Hill Co. Inc
File	634:San Jose Mercury	Jun 1985-2005/Feb 23 (c) 2005 San Jose Mercury News
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc

20/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2005 The Gale Group. All rts. reserv.

2935488 Supplier Number: 02935488 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Exchanges Also Offer New Options For Investors**  
(CheMatch.com and Chicago Mercantile Exchange are developing cobranded package of chemical futures and options that lets firms make commodities investments through CheMatch.com exchange)  
InternetWeek, p 16  
October 02, 2000  
DOCUMENT TYPE: Journal ISSN: 0746-8121 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 264

TEXT:  
...contracts on commodities at current prices, in hopes of reselling those contracts later at a **higher price**. Such "derivative" purchases are common in the chemicals industry, where companies frequently purchase commodities years in advance, hoping to **lock in current prices**.

20/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02411878 115555743  
**Distributing products under the Nonprofit Institutions Act: Price discrimination, arbitrage, and fraud in the pharmaceutical industry**  
Corgill, Dennis S  
Brigham Young University Law Review v2001n4 PP: 1383-1492 2001  
ISSN: 0360-151X JRNL CODE: BYU  
WORD COUNT: 23492

...TEXT: those who are not likely to increase the quantity of goods purchased and, at the **same** time, to **charge a higher price** to those who are likely to decrease the quantity of goods **purchased**. Put **another** way, consumer welfare and output are not likely increased if price insensitive consumers pay lower...

20/3,K/3 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02368346 121884912  
**The role of value-at-risk in purchasing: An application to the foodservice industry**  
Sanders, Dwight R; Manfredo, Mark R  
Journal of Supply Chain Management v38n2 PP: 38-45 Spring 2002  
ISSN: 1523-2409 JRNL CODE: JPR  
WORD COUNT: 5718

...TEXT: the future. What happens if the price of wheat skyrockets before the purchasing agent can **lock in a price**? Could this price fluctuation cause the overall planned purchasing costs of the firm to be exceeded? Could this **price increase** in wheat inputs eventually cause the firm to miss its earnings estimates? Purchasing agents, purchasing...



20/3,K/4 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

02034583 55497581

**Are real assets priced internationally? Evidence from the art market**

Wieand, Kenneth; Donaldson, Jeff; Quintero, Socorro

Multinational Finance Journal v2n3 PP: 167-187 Sep 1998

ISSN: 1096-1879 JRNL CODE: MFJ

WORD COUNT: 4161

...TEXT: the increases in wealth and associated income flows that were revealed in growing stock prices.

**Price** volatility **increased** in both the art market and Japanese stock markets during the late 1980s. Over the **same** period, Japanese stock **prices** climbed sharply and the dollar fell versus the yen, reducing the cost of foreign assets...

20/3,K/5 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

02034480 55134138

**Creating a payment system network: The tie that binds or an honorable peace?**

Balto, David A

Business Lawyer v55n3 PP: 1391-1408 May 2000

ISSN: 0007-6899 JRNL CODE: BLW

WORD COUNT: 8318

...TEXT: turning to the second product as an alternative, both products may be considered in the **same** market. Where the **price increase** does not lead to increased **sales** of the **second** product, that suggests the two products are in

20/3,K/6 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01197314 98-46709

**The importance and implications of women's participation in the 1989-90 Pittston coal strike**

Birecree, Adrienne M

Journal of Economic Issues v30n1 PP: 187-210 Mar 1996

ISSN: 0021-3624 JRNL CODE: JEI

WORD COUNT: 9860

...TEXT: an increasingly available substitute for expensive U.S. coal abroad [Rodgers 1986]. Thus, foreign purchasers **increasingly** demanded **price** concessions to **guarantee future purchases** from U.S. operators. As did other U.S. coal exporters, Pittston thus became a...

20/3,K/7 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00791542 94-40934

**When captive customers bear the risk**

Michaels, Robert J

Fortnightly v131n21 PP: 15-18 Nov 15, 1993

ISSN: 0033-3808 JRNL CODE: PUF

WORD COUNT: 2448

...TEXT: nothing. If everyone in the buying industry uses spot gas, all will pay about the **same price** for it. No buyer needs to bear the additional risk from mistakenly negotiating a **higher LTFP price** than its competitors did.

Even if one wants to gamble, an LTFP contract is inferior...

**20/3,K/8 (Item 7 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00767140 94-16532

**Regulation: How to buy a Russian company**

Dannis, James G; Ravitch, Joseph

Central European n25 PP: 70-71 Sep 1993

ISSN: 0962-2543 JRNL CODE: CEE

WORD COUNT: 1396

...TEXT: the privatization rules may assume collusion and may force the winning bidder to pay a **higher purchase price**.

**GUARANTEES AND WARRANTIES**

**Another** potential trouble spot for foreign investors is the general requirement of the model regulation that...

**20/3,K/9 (Item 8 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00575371 91-49720

**Price Is a Big Factor in Cereal Sales**

Weinstein, Steve

Progressive Grocer v70n10 PP: 120 Oct 1991

ISSN: 0033-0787 JRNL CODE: PGR

WORD COUNT: 713

...TEXT: 7% with a similar price advance, according to IRI. A third cereal, with approximately the **same** retail and **price increase**, posted tonnage and dollar declines of more than 20%.

**20/3,K/10 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2005 The Gale Group. All rts. reserv.

09866736 Supplier Number: 86525182 (USE FORMAT 7 FOR FULLTEXT)

**Xcel Energy's FERC Filing Announces No ``Round Trip'' Electricity Trading During 2000-2001.**

Business Wire, p2358

May 31, 2002  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 562

... the Reliant transactions PSCo simultaneously bought and sold 15,000 megawatts of power at the **same price** in the months of November and December 1999. PSCo agreed to participate in this no-profit **transaction** in consideration of **future** transactions with Reliant in which PSCo expected to earn a small profit.

As stated previously...

20/3,K/11 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

09799467 Supplier Number: 86389760 (USE FORMAT 7 FOR FULLTEXT)  
**Breach remedies will restore parties to expected positions. (Murray's Law).**  
Murray, Dr. John, Jr.  
Purchasing, v131, n8, p20(2)  
May 2, 2002  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1450

... contract) by not delivering the equipment, what is the buyer to do? The buyer will **purchase** the equipment from **another** supplier. If the buyer manages to buy the equipment from the second supplier at the **same** or lower **price** that it would have paid the breaching seller, the buyer is no worse off. While...

20/3,K/12 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

08816306 Supplier Number: 76547918 (USE FORMAT 7 FOR FULLTEXT)  
**CanTung resumption by end-2001. (North American Tungsten Corporation Ltd. to reopen mine) (Brief Article) (Statistical Data Included)**  
Mining Journal, v336, n8640, p494  
June 29, 2001  
Language: English Record Type: Fulltext  
Article Type: Brief Article; Statistical Data Included  
Document Type: Magazine/Journal; Trade  
Word Count: 254

... at an average grade of 1.8% (WO.sub.3). In addition, the companies will **purchase** any **future** production under the same **sales** arrangement, **guaranteeing** a floor **price**, and at a small discount to **price increases** over the floor price.

The strategic agreement also covers future developments of tungsten deposits, including...

20/3,K/13 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07968461 Supplier Number: 65637993 (USE FORMAT 7 FOR FULLTEXT)

**Exchanges Also Offer New Options For Investors. (Company Business and Marketing)**

Wilson, Tim  
InternetWeek, p16  
Oct 2, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 284

... contracts on commodities at current prices, in hopes of reselling those contracts later at a **higher price**. Such "derivative" purchases are common in the chemicals industry, where companies frequently purchase commodities years in advance, hoping to **lock in current prices**.

Under the joint venture, CME will interconnect the Globex2 system with CheMatch.com to allow...

**20/3,K/14 (Item 5 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07589008 Supplier Number: 63555816 (USE FORMAT 7 FOR FULLTEXT)  
**Sonoco (NYSE: SON) Reports Second Quarter and First Half Earnings Per Share.**

PR Newswire, pNA  
July 19, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 2409

... 3 million, versus \$68.2 million in the same period last year.

The increase in **second quarter sales** in the consumer segment resulted primarily from acquisitions and higher selling **prices**, compared with the **same** period in 1999. Sales reflect the third quarter 1999 acquisitions of the flexible packaging businesses...

**20/3,K/15 (Item 6 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

06428122 Supplier Number: 54952625 (USE FORMAT 7 FOR FULLTEXT)  
**Digital Copier Technology Advances With Pitney Bowes' Introduction of Connex Printer Server.**

Business Wire, p1298  
June 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 448

... digital copier. Now that workers can access digital copiers from their desktop computers with the **same** convenience as printers, **price** will become **increasingly** important to **purchasing** decision-makers.

Distribution is **another** critical factor. Speedy, fully featured copiers are complex purchases. Pitney Bowes relies on a highly...

**20/3,K/16 (Item 7 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

06191821 Supplier Number: 54099743  
**RUBBER THE RIGHT WAY.**  
Economic Times, p6  
March 1, 1999  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

**ABSTRACT:**

...900 tonnes of natural rubber, is distributing the rubber at international prices. It is also **offering** credit and other **benefits** like exemption from cess and **purchase** tax. The **future increase** in **price** will depend on the consumption from tyre companies. They also depend on Indo-Sri Lanka...

**20/3,K/17 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

13581927 SUPPLIER NUMBER: 75646893 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Australia. (Consolidated Minerals Ltd.)**  
E-MJ - Engineering & Mining Journal, 202, 5, WW 21  
May, 2001  
ISSN: 0026-0975 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2895 LINE COUNT: 00238

... mining company if spot prices drop. Their contract has an enhanced cash value because it **guarantees** the bearer a **price higher** than the prevailing world gold price. But if gold prices increase, the opposite happens. The...

**20/3,K/18 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

02342860 SUPPLIER NUMBER: 03627152 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**National Association of Purchasing Management reports on American business.**  
PR Newswire, NYPR100A  
Feb 1, 1985  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 454 LINE COUNT: 00066

... January. For the second consecutive month, more purchasing managers reported price decreases (21 percent) than **price increases** (13 percent). The 21 percent indicating price decreases is the highest since January 1983 (23 percent).

Prices		Higher		Percent Reporting	
Lower	Net incr.	(decr.	Same		
)					
January		13	66	21	(8)
December		12	75	13	(1)
November...					

**20/3,K/19 (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

02174966 SUPPLIER NUMBER: 03572248 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**First sale maverick; National Video's Ron Berger.**  
Engel, Joel  
HFD-The Weekly Home Furnishings Newspaper, v58, p66(2)  
Dec 24, 1984  
ISSN: 0746-7885 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2276 LINE COUNT: 00172

... sides would like to see. The studios maintain steadfastly they would like to have two **prices** for the **same** title: one, a drastically reduced price for cassettes for sale only; and the second, a **higher price** for the copies dealers in turn rent to consumers, with a transaction fee tacked on...

**20/3,K/20 (Item 4 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

02046888 SUPPLIER NUMBER: 03237732 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Limited revises cash tender offer to Carter Hawley Hale Stores Inc.**  
PR Newswire, NYPR154  
April 26, 1984  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 171 LINE COUNT: 00012

TEXT:

...35 per share. Limited intends that shares not purchased in the tender offer would be **purchased** in a **second** step cash merger for the **same \$35 price**.

**20/3,K/21 (Item 1 from file: 160)**  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01577286  
1Sale and incentive offers.  
CATALOG AGE March, 1987 p. 25-1271

... more specific catalogs in their group that advertise all items as lower than average. Still, **another** set of companies publishes **sale** books and full- **priced** editions under the **same** name. One edition per season of a number of the catalogs in the first 2...

**20/3,K/22 (Item 1 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

40707611 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Event Brief of Q4 2004 Amazon.com, Inc. Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
February 02, 2005  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4493

... introduced free shipping for all book orders with no minimum order amount and a DVD **price guarantee**. 6. Customers finding DVD prices lower

offline or online receive gift certificates for **future purchase** equal to difference in price. 7. For the second time in 15 months, the UK...

20/3,K/23 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

39321694 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q2 2005 Exide Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
November 16, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4457

... costs and smelter inefficiencies in North America. That decrease was offset partially by higher average **selling** prices and margin **benefits** from third party lead sales. Transportation unit volumes were essentially flat for the quarter compared...

... estimated combined volume of 300,000 units. Turning now to our Industrial Energy business, net **sales** for the **second** quarter of fiscal 2005 were 233.2 million, a 7.6 percent increase compared to...America and Europe. The second major initiative involves actions to minimize the impact of lead **price increases** and volatility on our operating earnings and cash flow. As previously indicated, the Company worked to offset the impact of lead through base **price increases** in automatic lead escalators. Because of the timing of these pricing actions and lags associated...  
... to mitigate the higher commodity costs. We will continue to implement lead escalators and base **price increases** to meet the challenge of rising commodity costs. We're now hedging lead in the...

20/3,K/24 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

39034292 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q3 2004 Stillwater Mining Company Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
November 01, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4724

...believe the price of platinum could weaken as this switching occurs and have decided to **lock in** the **price** on a portion of our **future** platinum **sales**, as I discussed earlier. These changes are expected to modestly reduce the overall volatility of...

20/3,K/25 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

37939155 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The return of the single**  
SUNDAY BUSINESS  
September 05, 2004  
JOURNAL CODE: FSUB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and car boot sales. Second-hand vinyl recordings in relatively good condition now fetch a **higher price** than the **same** songs on a new CD. This trend holds a serious message for the IT industry...

**20/3,K/26 (Item 5 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

37881683 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Q2 2004 US Concrete Inc. Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

August 05, 2004

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4653

... And the outlook that I'll go over in a moment also reflects an additional **price increase**, or **same** -store sales increase for the last half of 2004. Our gross profit margin increased from...

**20/3,K/27 (Item 6 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

37703279 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Single recordings make comeback to Britain's music industry**

Tony Glover

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - SUNDAY BUSINESS - LONDON

September 05, 2004

JOURNAL CODE: KSBL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and car boot sales.  
Second-hand vinyl recordings in relatively good condition now fetch a **higher price** than the **same** songs on a new CD. This trend holds a serious message for the IT industry...

**20/3,K/28 (Item 7 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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37446984 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Q2 2004 Rohm and Haas Company Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

July 28, 2004

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4514

... impairment. The earnings improvement is attributable to cost savings from manufacturing efficiencies, higher demand, higher **selling prices** and **benefit** of foreign currencies, more than offsetting higher raw material cost. Our effort in improving the...



20/3,K/29 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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37319118 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Event Brief of Q2 2004 Westar Energy, Inc. Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE  
August 04, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4708

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... market. So, I would think that the price that we will have to pay for **purchased** power in the **future** could be higher. Q27. What is your reserve margin of generation at this point? (Lauri...

20/3,K/30 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

37319106 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q2 2004 Westar Energy, Inc. Earnings Conference Call - Part 2**  
FAIR DISCLOSURE WIRE  
August 04, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4886

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... market. So I would think that the price that we will have to pay for **purchase** power in the **future** could be higher. LORI WOODLAND: Okay. What is your reserve margin of generation at this...

20/3,K/31 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

37200395 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Event Brief of Q2 2004 FMC Corporation Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
July 28, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4252

...in the low 90% range. 2. High capacity utilization in turn laid the foundation for **price increase** announcements of 4-7% during 1H04. 11. While the **price increases** will not materially impact earnings until 2005, as the majority of the volume is contractually...

... forced to shut down. 4. From the balance of the producers, the Co. saw domestic **price increases** that after a peak were up as much as 80%. 5. Recent data suggests that...

... 3. In response to industry conditions, in May, the Co. announced a \$15 per ton **price increase** for offlist prices, which represents the bulk

of its volume and a \$5 per ton...

... customers to budget for higher raw material costs in 2005. 5. In addition to the **price increase**, FMC and three other producers have instituted an energy surcharge policy to offset rising energy...a shortage of power has resulted in the curtailment of existing capacity. 1. In addition, **price increases** for key raw materials for synthetic soda ash production have driven up production costs and...

...Asian market. 13. In Europe Brunnermond has recently announced a 15 euro per metric ton **price increase** and at least one eastern European producer has announced a 7 euro per metric ton...

**20/3,K/32 (Item 11 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

37181014 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q2 2004 Allied Waste Industries, Inc. Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
July 27, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4548

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... versus 2001. Overall revenue in the second quarter was up 1.5% primarily due to **same** store average **price** per unit **increases** of 1.6%. Volumes were essentially flat at negative 0.2% and revenue divested of...

**20/3,K/33 (Item 12 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

36824594  
**MFI Furniture Gp PLC - Interim Results**  
CNF  
July 22, 2004  
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2310

... an improved gross margin (0.9 percentage points impact to the Group) at Howdens following **price increases** in the second half of 2003. This was more than offset by a reduction in...

**20/3,K/34 (Item 13 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

36371362 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Stupid, disgraceful**  
JERUSALEM POST  
June 24, 2004  
JOURNAL CODE: WJPT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 725

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... at a certain price, and another person is willing to purchase that labor at the **same** or a **higher price** . A family of four, with a gross income of NIS 30,000 per month, may...

**20/3,K/35 (Item 14 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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35546336 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Event Brief of Q1 2004 Arch Chemicals, Inc. Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

April 30, 2004

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4557

... for 2004, both in Performance Urethanes and in the Hydrazine business. 2. ARJ has announced **price increases** for its polyol and glycol product lines effective in 2Q to combat the persistently high...

**20/3,K/36 (Item 15 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

35499654 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Q1 2004 Landry's Restaurants Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

April 28, 2004

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4814

...House division restaurants. Pricing powers. Some of our competitors have taken similar or even greater **price increases** about the **same** time that we instituted our menu adjustments. Many of the recognized competitors have reported in...

**20/3,K/37 (Item 16 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

32527049 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Q4 2003 Steak n' Shake Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

November 13, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4795

...on a dime. As we look at the year key risks include beef and dairy **prices** . We are over **same** store **sales** trends in the **second** half. Weather is always a potential risk in our business. We have a number of...

**20/3,K/38 (Item 17 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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32092706 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Event Brief of Q3 2003 The Cheesecake Factory Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

October 21, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4518

... and negotiating power continues to grow. 2. Shrimp, bread and domestic cheeses will have the **same** or lower **prices** than this year. 3. Co. believes it has a good opportunities to offset commodity **price increases** with menu pricing. 4. Co. expects seven openings in 2003. 5. The costs in the...

**20/3,K/39 (Item 18 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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30640185 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Q2 2003 American Land Lease Earnings Conference Call - Final**

FAIR DISCLOSURE WIRE

July 03, 2000

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4692

...cost software, which provides greater visibility for the components of across the goods. Inside the **increased** average **selling price** is the **benefit** of **selling** home situated on prime home sites in one community. And the resulting like premium that...

... we are excited by the addition of Deborah Lippert, as our Senior Vice President of **Sales** and the **future** that her impact will have on our sales results. Our continued focus on the sales...

**20/3,K/40 (Item 19 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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30319786

**Kimberly-Clark's Second Quarter 2003 Sales Rose 4 Percent to \$3.5 Billion**

CANADA NEWSWIRE

July 23, 2003

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4198

...number of key categories in North America, particularly diapers and consumer tissue products. Net selling **prices** were approximately the **same** as last year, as **price increases** in certain geographies were offset by continued high levels of competitive promotional spending overall. Compared...

... percent following strong growth of 13 percent in the second quarter of 2002. Net selling **prices** were about the **same** as last year, as response to competitive promotional activity in North America and Europe negated list **price increases** mainly in those geographies. In North America, sales volumes of consumer tissue products rose 1...

20/3,K/41 (Item 20 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

30265250 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Crunch coming as Shenzhen flat oversupply grows**  
Pamela Pun  
STANDARD

July 22, 2003  
JOURNAL CODE: WHKS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 388

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 5,559 yuan psm, which was a 0.27 per cent or 15 yuan psm **price** increase on the **same** period last year. **Sales** in the **second** -hand market increased 48.66 per cent year on year to 2.02 million sq...

20/3,K/42 (Item 21 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

30112921 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**TATAS YET TO DECIDE ON GOVERNMENT'S CMC STAKE (pricing will be the critical factor in influencing the decision)**  
INDIA BUSINESS INSIGHT  
July 09, 2003  
JOURNAL CODE: WIBI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 116

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Typically, sale agreements **lock** in the sales **price** for future divestments at either the sale price or the prevailing market **price**, whichever is **higher**.

20/3,K/43 (Item 22 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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28814253 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q1 2003 Solutia Inc. Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
April 02, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4515

...prospects for growth that lie ahead of us. On top of the 7 to 10% **price** **increase** implemented in the summer months of '02, Solutia has announced additional **price** **increases** of up to 13% on all of it's carpet fibers which were fully in...

... the plastic market and from strong sales efforts by Solutia employees. In addition, recently announced **price** **increases** of approximately 10% effective for April 15th appear to have support from competition in the...

... You will remember that in the first quarter of '03 our intermediate

businesses benefited from **price increases** that were put through in our acrylic night trial and acidic acid product lines in...

... quarter will continue, and we anticipate improvements in price pricing from our fully implement implemented **price increases** . However, we believe these energy costs will remain at the current elevated level given continued...

**20/3,K/44 (Item 23 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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28402985 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Immucor Earns Record \$3.7 Million In Net Income For The Fiscal Third Quarter**  
PR NEWSWIRE (US)  
April 02, 2003  
JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2083

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... equal amount. A bonus accrual of \$0.2 million was recorded which largely offset that **benefit** . -- **Selling** , general & administrative expenses increased by \$0.6 million for the quarter,

**20/3,K/45 (Item 24 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

27970615  
**Q4 2002 Tiffany & Co. Earnings Conference Call - Final - Part 1**  
FAIR DISCLOSURE WIRE  
February 26, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4526

...and finally, we expect that improving economic conditions will lead consumers to trade up to **higher price** points in their purchasing, which will help sales but hurt gross margin. The net of...

**20/3,K/46 (Item 25 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

23515124 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**A retreat in Shah Alam**  
Jennifer Gomez  
NEW STRAITS TIMES (MALAYSIA)  
June 22, 2002  
JOURNAL CODE: FNST LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 898

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... up for sale another batch of 205 bungalow lots. While these units will carry the **same** starting **price** , the maximum **price** will be

higher by RM4psf from the earlier batch.

The developer has designed an easy payment scheme for...

20/3,K/47 (Item 26 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

14358236

**WestJet completes issue**

FINANCIAL POST, p03

December 22, 2000

JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 83

... million. The underwriters have exercised their option to purchase another 220,000 shares at the **same price**, **increasing** total gross proceeds to \$54.5-million. The syndicate was led by CIBC World Markets...

20/3,K/48 (Item 27 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

11291947 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Electrocomponents - Final Results**

REGULATORY NEWS SERVICE

May 31, 2000

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5954

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... declined by 6% (adjusted for trading days), which had improved to flat year on year **sales** for the **second** half. For the year, total UK sales declined by 3% (adjusted) to #414.1m, but...place to be for our customers, our people and our investors. Current Trading The improved **sales** trend of the **second** half has continued in the first weeks of the new financial year in all of...

20/3,K/49 (Item 28 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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07219406

**Adsteam bid at risk**

Bryan Frith

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN) , p24

September 15, 1999

JOURNAL CODE: WTAU LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 110

... at that price it will also take another 500,000 more. Obviously purchasing at the **same price** as the Adsteam offer means that SSB will expect to sell for a **higher price**

20/3,K/50 (Item 29 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

05720239

**Refiners consider alliances to survive**

Leonie Wood

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AGE) , p1

June 14, 1999

JOURNAL CODE: WTAG LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 120

... reduce by about 10 per cent its refinery production to combat shrinking margins. Despite good **increases** in the **price** of crude in the first five months of 1999, refined product **prices** remain at the **same** levels as around September 1998. Demand for refined petroleum products has also eased, particularly in...

**20/3,K/51 (Item 30 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

01825333 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**DEKALB Receives Request for Additional Information From Department of Justice on Monsanto Transaction**

PR NEWSWIRE

June 03, 1998 8:48

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 491

... a merger in which any remaining stock of DEKALB will be exchanged for cash at the **same price** per share paid in the tender offer. If the tender offer is not completed by May 9, 1999, the offer **price** will **increase** by 50 cents per share on the 10th day of each month, starting on May 10...

**20/3,K/52 (Item 1 from file: 613)**

DIALOG(R)File 613:PR Newswire

(c) 2005 PR Newswire Association Inc. All rts. reserv.

01013848 20030723DAW025 (USE FORMAT 7 FOR FULLTEXT)

**Kimberly-Clark's 2nd Quarter Sales Rose 4 Percent**

PR Newswire

Wednesday, July 23, 2003 07:32 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 4,186

**TEXT:**

...number of key

categories in North America, particularly diapers and consumer tissue products. Net selling **prices** were approximately the **same** as last year, as

**price increases** in certain geographies were offset by continued high levels of

competitive promotional spending overall.

Compared...

...percent following strong growth of 13 percent in the second quarter of 2002. Net selling **prices** were about the **same** as last year,



as  
response to competitive promotional activity in North America and Europe  
negated list **price increases** mainly in those geographies.  
In North America, sales volumes of consumer tissue products rose 1...  
?

Set	Items	Description
S1	14	AU=(SAMMON R? OR SAMMON, R?)
S2	8991	(LATER OR FUTURE OR SECOND OR ANOTHER) (4N) (TRADING OT TRAD- ES OR TRANSACTION OR PURCHASE? ? OR PURCHASING OR SALE? ?)
S3	857369	SELL OR SELLS OR SELLING OR OFFER?
S4	234318	BENEFIT? ?
S5	6620	(LOCKIN OR LOCK()IN OR SAME OR GUARANT?) (3N) (CHARGE? ? OR - PRICE? ?)
S6	6527	(S3 OR BUY?) (3N)S4
S7	10	S6 AND S2
S8	6	S6 AND S5
S9	15	S5 AND S2
S10	31	S7:S9
S11	30	RD (unique items)
File	2:INSPEC	1969-2005/Feb W2 (c) 2005 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2005/Jan (c) 2005 ProQuest Info&Learning
File	65:Inside Conferences	1993-2005/Feb W3 (c) 2005 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2005/Jan (c) 2005 The HW Wilson Co.
File	474:New York Times Abs	1969-2005/Feb 24 (c) 2005 The New York Times
File	475:Wall Street Journal Abs	1973-2005/Feb 24 (c) 2005 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	256:TecInfoSource	82-2004/Dec (c) 2004 Info.Sources Inc

11/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6606239 INSPEC Abstract Number: C2000-07-7120-016

**Title: Six myths of information and markets: information technology networks, electronic commerce, and the battle for consumer surplus**

Author(s): Grover, V.; Ramanial, P.

Author Affiliation: Dept. of Manage. Sci., South Carolina Univ., Columbia, SC, USA

Journal: MIS Quarterly vol.23, no.4 p.465-95

Publisher: Univ. Minnesota,

Publication Date: Dec. 1999 Country of Publication: USA

CODEN: MISQDP ISSN: 0276-7783

SICI: 0276-7783(199912)23:4L:465:MIMI;1-P

Material Identity Number: F236-2000-002

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** The infusion of powerful information networks into business environments is beginning to have a profound impact on the nature of governance between buyers and sellers in the marketplace. Most papers in this area emphasize the benefits to the consumer side of the equation due to reduced coordination, search, and transactional costs. The article presents a broader view of information and markets by elucidating innovative ways that sellers can survive in intensely competitive markets. The article is framed in terms of six myths and counter-myths of information technology and effective markets. The myths provide a conventional view of how increased customization and outsourcing, open architectures, a larger customer base, and low **price guarantees** will **benefit the buyer**. The counter-myths illustrate that it is altogether feasible for IT to enable supplier strategies that extract consumer surplus. For instance, suppliers could use IT to price discriminate by tailoring product offerings and charging buyers as much as they are willing to pay. They could also segment markets making comparative shopping difficult, thus avoiding the competitive equilibrium. Also, suppliers could focus on the creation of networks that lock in customers or follow aggressive pricing strategies that deter price competition. Both the myths and counter-myths are presented and examined in a polemical format using simple, fundamental economic arguments. We hope to provide provocative new avenues for discourse in this area by recognizing the complexity of interactions between buyers and suppliers in a highly networked environment. (39 Refs)

Subfile: C

Descriptors: costing; electronic commerce; information networks; information technology; outsourcing

Identifiers: information technology networks; electronic commerce; consumer surplus; information networks; business environments; transactional costs; sellers; intensely competitive markets; counter-myths; information technology myths; customization; outsourcing; open architectures; customer base; low **price guarantees**; supplier strategies; product offerings; comparative shopping; competitive equilibrium; aggressive pricing strategies; price competition; polemical format; fundamental economic arguments; highly networked environment

Class Codes: C7120 (Financial computing); C7210N (Information networks); C0230 (Economic, social and political aspects of computing); C0300 (Management topics)

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11/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

5244153

**Title:** Great MO news: 5 1/4" drives deliver double capacity for the same price

**Author(s):** Jordahl, G.

**Journal:** Imaging Magazine      vol.5, no.4      p.12, 14, 16, 18, 20, 22, 24, 26, 28-30

**Publisher:** Telecom Library,

**Publication Date:** April 1996    **Country of Publication:** USA

**CODEN:** IMNYE9    **ISSN:** 1063-4320

**SICI:** 1063-4320(199604)5:4L:12:GNDD;1-T

**Material Identity Number:** D162-96003

**Language:** English    **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P); Product Review (R)

**Abstract:** MO offers a lot of benefits including great security and inexpensive storage. And with most manufacturer's doubling the capacity to 2.6 GB you can now store about 1.3 million pages of text or 130,000 document images. The article looks at Hitachi's OU-172, HP's SureStore, Maxoptix's T4-2600, Most's Jupiter 1, Panasonic's LF-7304, Pinnacle's Apex Drive and Toray's Phasewriter. (0 Refs)

**Subfile:** D

**Descriptors:** equipment selection; magneto-optical recording; optical disc storage

**Identifiers:** 5 1/4" drives; double capacity; price; MO news; security; pages of text; document images; Hitachi OU-172; HP SureStore; Maxoptix T4-2600; Most Jupiter 1; Panasonic LF-7304; Pinnacle Apex Drive; Toray Phasewriter; optical storage; rewritable drives; optical drive; jukebox; magneto optical effect; buyer's guide; compatibility

**Class Codes:** D5040 (Supplies, stationery and storage media)

Copyright 1996, IEE

11/5/3      (Item 3 from file: 2)

DIALOG(R)File    2:INSPEC

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04348924    INSPEC Abstract Number: C9304-6160B-001

**Title:** Concurrency control for high contention environments

**Author(s):** Franaszek, P.A.; Robinson, J.T.; Thomasian, A.

**Author Affiliation:** Thomas J. Watson Res. Center, Yorktown Heights, NY, USA

**Journal:** ACM Transactions on Database Systems      vol.17, no.2      p.304-45

**Publication Date:** June 1992    **Country of Publication:** USA

**CODEN:** ATDSD3    **ISSN:** 0362-5915

**U.S. Copyright Clearance Center Code:** 0362-5915/92/0600-0304\$1.50

**Language:** English    **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** Future transaction processing systems may have substantially higher levels of concurrency due to reasons which include: increasing disparity between processor speeds and data access latencies, large numbers of processors, and distributed databases. Another influence is the trend towards longer or more complex transactions. A possible consequence is substantially more data contention, which could limit total achievable throughput. In particular, it is known that the usual locking method of concurrency control is not well suited to environments where data contention is a significant factor. The authors consider a number of concurrency control concepts and transaction scheduling techniques that are applicable to high contention environments, and that do not rely on database semantics to reduce contention. These include access invariance and its application to prefetching of data, approximations to essential

blocking such as wait depth limited scheduling, and phase dependent control. The performance of various concurrency control methods based on these concepts are studied using detailed simulation models. The results indicate that the new techniques can **offer** substantial **benefits** for systems with high levels of data contention. (17 Refs)

Subfile: C

Descriptors: concurrency control; scheduling; transaction processing

Identifiers: transaction processing systems; processor speeds; data access latencies; distributed databases; complex transactions; data contention; locking method; concurrency control; transaction scheduling techniques; high contention environments; access invariance; essential blocking; wait depth limited scheduling; phase dependent control; simulation models

Class Codes: C6160B (Distributed DBMS); C6150N (Distributed systems); C6130 (Data handling techniques)

11/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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04055106 INSPEC Abstract Number: C9202-6160B-016

**Title: A new paradigm for high availability and efficiency in replicated distributed databases**

Author(s): Triantafillou, P.; Taylor, D.

Author Affiliation: Dept. of Comput. Sci., Waterloo Univ., Ont., Canada

Conference Title: Proceedings of the Second IEEE Symposium on Parallel and Distributed Processing 1990 (Cat. No.TH0328-5) p.136-43

Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA

Publication Date: 1990 Country of Publication: USA xix+892 pp.

ISBN: 0 8186 2087 0

U.S. Copyright Clearance Center Code: TH0328-5/90/0000/0136/\$01.00

Conference Sponsor: IEEE; Southern Methodist Univ.; Univ. Texas at Dallas; et al

Conference Date: 9-13 Dec. 1990 Conference Location: Dallas, TX, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The paper presents a new paradigm for replication. Its major goal is to achieve performance similar to systems that do not employ replication and, at the same time, to **offer** the availability **benefits** that result from replication. The paradigm contributes two mechanisms. The first mechanism is an extended location service, for which it uses a logically centralized implementation. In addition, it modifies the traditional transaction-processing mechanism to interact with the location service inexpensively during **transaction** execution. The **second** mechanism is a priority-based, preemptive concurrency control algorithm which allows locks to be synchronously acquired at only a single replica. In addition, the paradigm exhibits desirable availability characteristics, satisfies the one-copy serializability correctness criterion and is easy to implement. For these reasons it is presented as a basis for designing efficient and highly available distributed databases. (24 Refs)

Subfile: C

Descriptors: concurrency control; distributed databases

Identifiers: availability; efficiency; replicated distributed databases; replication; extended location service; transaction-processing; transaction execution; priority-based; preemptive concurrency control algorithm; locks; one-copy serializability correctness criterion

Class Codes: C6160B (Distributed DBMS)

11/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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03423749 INSPEC Abstract Number: C89045400

**Title: Comparison shopping (for microcomputers)**

Author(s): Magid, L.J.

Journal: Andrew Seybold's Outlook on Professional Computing vol.7,  
no.8 p.8-9

Publication Date: 20 March 1989 Country of Publication: USA

CODEN: ASOCE4 ISSN: 0895-3821

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Apple has sold more than two million Macs, and there are people waiting in line to buy the newer machines. Ease of use is a big factor. Apple has proudly passed around independent studies showing that companies save a substantial amount of training and support by providing their staffs with Macs instead of PCs. That's fine for some users but not for all. There are a lot of people using PCs for basic word processing, data entry, and other routine tasks. In many cases, their jobs are built around using one application. Once they've learned it, they're quite productive and would reap no **benefit** from **buying** a Mac. And if they do not want a mac, they'd have a hard time justifying it to the company's bean counter. As a result, out comes the **purchase** order for yet **another** low-cost PC clone.

(0 Refs)

Subfile: C

Descriptors: Apple computers; computer purchase; computer selection; IBM compatible machines; microcomputers

Identifiers: comparison shopping; Apple Macintosh; ease of ease; IBM PC clones; microcomputers; word processing; data entry; routine tasks

Class Codes: C0310H (Equipment and software evaluation methods); C5430 (Microcomputers)

11/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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03031425 INSPEC Abstract Number: B88003358

**Title: Counting the cost of ISDN**

Author(s): Buckley, C.

Journal: Datamation vol.33, no.19 p.76/26, 76/28, 76/30

Publication Date: 1 Oct. 1987 Country of Publication: USA

CODEN: DTMNAT ISSN: 0011-6963

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: In one form or another, ISDN is imminent, but so far nobody has worked out what it will cost. Users must take a hard look at the benefits and what they are prepared to pay to use ISDN. The author does this and concludes that since the **benefits** that ISDN **offers** for voice traffic are small, very little premium on cost would be realistic. Hence the overall ISDN charge, if it is to gain user acceptance, must be virtually the **same** as the **charge** for the corresponding number of non-ISDN voice channels, plus an extra premium for high-speed data. (0 Refs)

Subfile: B

Descriptors: ISDN

Identifiers: ISDN; voice traffic; ISDN charge; high-speed data

Class Codes: B6210 (Telecommunication applications); B6210M (ISDN); B6230F (Integrated switching and transmission systems)

11/5/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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02938634 INSPEC Abstract Number: C87044567

**Title: Make sure of a bargain (second-hand computers)**

Journal: Personal Computer no.4 p.106-7

Publication Date: April 1987 Country of Publication: West Germany

CODEN: PCSOEB ISSN: 0179-2687

Language: German Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A number of tips on the buying of a used computer are given and the pitfalls awaiting the unwary purchaser are highlighted. The article distinguishes between going to a dealer, where tests and repairs may have been made, adding 15% to the **price**, but offering a **guarantee** up to 3 months, and buying on the private market. Particular regard must be paid to the condition of the display screen, and the disk-drives, including the read-write heads, must be exhaustively tested. Special care must be taken if the original documentation is no longer available; copies are somewhat suspect. A contract for purchase and sale should be entered into; details of what should appear in this agreement are given. (0 Refs)

Subfile: C

Descriptors: computer purchase; computer testing

Identifiers: used-computer purchase; **second** -hand computer **purchase** ; used-computer testing; contractual agreements

Class Codes: C0310 (EDP management); C5470 (Performance evaluation and testing)

11/5/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02543592 INSPEC Abstract Number: D85002867

**Title: Agri-Com Systems' ag/RATION**

Author(s): Forest, W.

Journal: AgriComp vol.4, no.1 p.20-4

Publication Date: July-Aug. 1985 Country of Publication: USA

CODEN: AGRCE3 ISSN: 0738-5978

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: ag/RATION is a least-costing program for balancing livestock rations. The program is available in versions for dairy, beef, swine and poultry, or for a combination of these classes of livestock. It requires only one disk drive, and is mostly menu driven and easy to operate. The system requirements are an IBM-PC with 192K RAM. ag/RATION offers many features of value to the stockman. The people behind the program are involved in nutrition consulting and are familiar with the farmer, especially the dairyman. On the other hand, there are other programs (such as Mixit-2) in the **same price** range that are probably more polished and may offer more features. However, the extra capacity of programs like Mixit-2 may not be needed in many ration formulation situations. **Another purchase** consideration is that ag/Ration may be less expensive if you are interested in ration formulation for only one class of livestock. The final decision will of course depend on your own needs. (0 Refs)

Subfile: D

Descriptors: farming; software selection

Identifiers: Agri-Com Systems; ag/RATION; least-costing program; balancing livestock rations; dairy; beef; swine; poultry; livestock; IBM-PC ; stockman; farmer; dairyman; Mixit-2; purchase consideration

Class Codes: D2045 (Farming and horticulture); D2070 (Industrial and manufacturing)

11/5/9 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01891165 ORDER NO: AADAA-I3052109

**Supply contract management with information updates**

Author: Huang, Hongyan  
Degree: Ph.D.  
Year: 2002  
Corporate Source/Institution: Chinese University of Hong Kong (People's Republic of China) (1307)  
Supervisor: Houmin Yan  
Source: VOLUME 63/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2561. 142 PAGES  
Descriptors: ENGINEERING, SYSTEM SCIENCE  
Descriptor Codes: 0790  
ISBN: 0-493-67579-5

We study two classes of volume flexibility contracts between a supplier and a buyer, purchase contracts and take-or-pay supply contracts. Both contracts provide the buyer a chance to revisit the initial commitments based on an updated demand forecast obtained at a **later** stage.

For **purchase** contracts, we formulate the buyer's problem as a dynamic programming problem. We derive explicit optimal solutions in some important special cases. In addition, we obtain the critical value of the contract exercise cost, above which it is unwise for the buyer to sign the contract in comparison with other risk hedging approaches. Our results lead to valuable insights into better supply chain management.

Considering that the purchase contract is a real option to the buyer, we further investigate the fair price of quantity flexibility by formulating the contract pricing problem as a non-cooperative game model. Besides identifying the existence of Nash equilibrium (resp. subgame perfect Nash equilibrium) for a static (resp. dynamic) game, we also discuss the impacts of information sharing on both parties. We demonstrate that the supplier always benefits from information sharing scheme while the **buyer benefits** from it only when the supplier overestimates the true demand.

Owing to the high uncertainty in the supply and demand processes, the standard treatment of optimizing an expected objective measure may be problematic in this scenario. We study a class of take-or-pay supply contracts in a mean-variance framework. We show that a mean-variance trade-off analysis with advanced reservation can be carried out efficiently. Moreover, our study indicates how the corresponding mean-variance decisions differ from decisions for profit maximization.

11/5/10 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01274805 ORDER NO: AAD93-05225

**AN EXAMINATION OF THE EFFECT OF OPTIONS LISTING ON THE LIQUIDITY OF THE UNDERLYING STOCKS**

Author: MEHROTRA, VIKAS C.  
Degree: PH.D.  
Year: 1992  
Corporate Source/Institution: UNIVERSITY OF OREGON (0171)  
Adviser: LARRY Y. DANN



Source: VOLUME 53/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3625. 109 PAGES  
Descriptors: ECONOMICS, FINANCE  
Descriptor Codes: 0508

I examine the effect of options listing on the liquidity of the underlying stocks. Options allow dealers in the stock market to hedge their inventory risk by **purchasing** puts. **Second**, options create incentives for informed stock market traders to migrate to the options market, thereby reducing the adverse selection costs faced by market makers in the underlying stocks. Both factors may contribute to increased liquidity in the market for the underlying stocks.

I find that percentage bid-ask spreads of the underlying stocks decline following options listing. The number of dealers registered to make a market in a stock increases following options listing. A modified Amivest Liquidity Ratio, defined as the ratio of the dollar volume of trade in a given time to the percentage **price** change in the **same** period, also increases significantly. Together, these three measures indicate greater market liquidity for optioned stocks.

The improvement in liquidity of the underlying stocks persists after controlling for changes in trading volume, price levels, returns volatility, and corresponding changes in a control sample of stocks without options. The control sample consists of unoptioned stocks that meet the price and trading volume criteria for options listing at the CBOE.

I do not find any evidence of a decline in the level of informed trading following options listing, a finding that is inconsistent with the migration of informed traders to the options market. However, I find evidence that the amount of unsystematic risk in the underlying stocks is proportional to the decline in percentage spreads. The finding is consistent with the hypothesis that options provide a means to hedge the unsystematic risk of carrying underlying stock inventories.

11/5/11 (Item 1 from file: 99)  
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2005 The HW Wilson Co. All rts. reserv.

1971702 H.W. WILSON RECORD NUMBER: BAST99067555

**What's the alternative power?**

Harbour, Ron;

Automotive Industries v. 179 no10 (Oct. 1999) p. 113

DOCUMENT TYPE: Feature Article ISSN: 0273-656X LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Fuel cells may become the alternative engine power source sought by automakers and cause drastic changes in engines and the plants required to produce them. Fuel cells appear to have the support of the major automakers and the U.S. Department of Energy and **offer** the **benefits** of battery-powered vehicles that can run longer between refuelings and can be rapidly refueled. In addition, those cells that use hydrogen as a fuel would be zero-emission vehicles while those cells that use other fuels would still be near-zero emitters. Moreover, although fuel cells are a costly and young technology, studies indicate that fuel cell automotive engines could ultimately be manufactured for around the **same price** as an internal combustion engine. However, the fuel cells currently under development have no parts in common with current power trains, and fuel cell developers would gain a major input into future vehicle design and manufacturing.

DESCRIPTORS: Automobile research; Fuel cells;

11/5/12 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2005 The New York Times. All rts. reserv.

08049097 NYT Sequence Number: 808598030112

**FOR CARD HOLDERS, A REPRIEVE ON RETURNS**

New York Times, Col. 1, Pg. 9, Sec. 3

Sunday January 12 2003

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Article reveals little-known **benefits offered** by credit, debit and charge cards concerning product warranties, returns and price adjustments (S)

DESCRIPTORS: Credit and Money Cards; **Guarantees** and Warranties; **Prices** (Fares, Fees and Rates)

11/5/13 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2005 The New York Times. All rts. reserv.

00668195 NYT Sequence Number: 029031760626

**(Chicago Bd Options Exchange investigates alleged rules violations by some members. Violations involve wash sales of options in which parties execute trade and later reverse transaction short time later at same price (S).)**

United Press International

New York Times, Col. 1, Pg. 32

Saturday June 26 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: OPTIONS EXCHANGE, CHICAGO BOARD

DESCRIPTORS: OPTIONS TRADING (SECURITIES); VIOLATIONS OF SECURITIES AND COMMODITIES REGULATIONS

11/5/14 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2005 The New York Times. All rts. reserv.

00076729 NYT Sequence Number: 002324700911

**(HLBB sets new mortgage purchase procedure designed to stabilize interest rates and increase funds for home loans; will issue firm commitments for future mortgage purchases at fixed price in order to guarantee secondary mkt for mortgage lenders who need funds for additional loans)**

United Press International

New York Times, Col. 4, Pg. 61

Friday September 11 1970

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: HOUSING

GEOGRAPHIC NAMES: UNITED STATES (1970)

11/5/15 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2005 The New York Times. All rts. reserv.

06521336

**A NEW ANTIDEPRESSANT WILL CHALLENGE PROZAC**

Wall Street Journal, Col. 3, Pg. 1, Sec. B

Wednesday December 29 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

American Home Products Corp's Wyeth-Ayerst wins FDA approval to market Effexor, a new antidepressant that **offers** the same **benefits** as the leading Prozac with reduced side effects and added strength; the new drug enters the market as sales of antidepressant continue to soar with Prozac leading market with \$1 billion in **sales** for **second** year in row (M)

COMPANY NAMES: FOOD AND DRUG ADMINISTRATION (FDA); WYETH-AYERST  
LABORATORIES

DESCRIPTORS: NEW MODELS, DESIGN AND PRODUCTS; ANTIDEPRESSANTS; DRUGS  
(PHARMACEUTICALS); EFFEXOR (DRUG)

**11/5/16 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09206277

TPIPL nears debt-restrucutring deal

THAILAND: TPIPL IN DEBT RESTRUCTURING

The Nation (XBO) 04 Dec 1999 p.B2

Language: ENGLISH

Thailand's TPI Polene Plc (TPIPL) <a cement producer> has struck a framework agreement with a steering committee of creditors to restructure its controversial US\$ 1.3 bn debt. The agreement includes an equity swap, rollover to **another** five years and the **sale** of a certain stake to a new partner. It plans to boost its capital to between US\$ 180-270 mn by issuing new shares offered to a new strategic partner. Proceeds from the sale of US\$ 180 capital increased shares will be used to buy back loans through an auction mechanism and the rest will be used for the completion of its fourth cement production line. In addition, it will convert debts incurred from almost two years of unpaid interest payments into equity at the **same price** as shares offered to the partner. For the rest of the debts, it will be restructured through the rescheduling of the repayment period to another five years with an option of a three-year extension.

COMPANY: TPIPL; TPI POLENE

PRODUCT: Cement (3240);

EVENT: Company Financial Data (80);

COUNTRY: Thailand (9THA);

**11/5/17 (Item 2 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09185919

Unsold properties worth RM14bn as at June: Ting

MALAYSIA: RM 14 BN WORTH OF UNSOLD PROPERTIES

Business Times Malaysia (XAR) 03 Nov 1999 p.1

Language: ENGLISH

Datuk Dr Ting Chew Peh, Housing and Local Government Minister of Malaysia, announced that as at June 1999 a total of 92,000 units under various property categories have not been sold. These properties are worth a total of RM 14 bn of which are mainly higher-cost category of properties. He said that the high number of unsold properties in the country can be attributed to the poor planning of housing developers who chose unfavourable locations for their projects. **Another** reason for the weak **sales** of properties in Malaysia is also due to the cautious spending pattern of consumers as a result of the economic turmoil in 1998. The Minister said that the recent string of **benefits offered** in the 2000 Budget, mainly to enhance the purchasing power of the people, is expected to help overcome the over supply of properties in Malaysia. Among the sops include, bonuses and salary increase for civil servants, increased housing allowance for civil servants and lowering the stamp duty of transfer of houses.

PRODUCT: Residential Buildings (1520); Property Development (6552PD);

EVENT: Sales & Consumption (65);

COUNTRY: Malaysia (9MAO);

11/5/18 (Item 3 from file: 583)

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09142639

Process Automation makes cable-TV link

HONG KONG: PROCESS AUTOMATION BOUGHT 24.55% JV

South China Morning Post (XKT) 10 Aug 1999 P. b3

Language: ENGLISH

Process Automation (Holdings) has bought a 24.5% stake in a joint venture in Hebei's only cable-TV operation for about HK\$ 90mn. In the transaction, Process Automation has an option to **purchase another** 24.5% stake of the joint venture at the **same price** within two years. The remaining shares are held by a government unit. Process Automation will fund the purchase with new share issuance. Process Automation is discussing with China Telecom, Jitong Communications and China Unicom over the development of Internet telephone services. \*

COMPANY: PROCESS AUTOMATION (HOLDINGS); JITONG COMMUNICATIONS; CHINA UNICOM; CHINA TELECOM

PRODUCT: Telephone Communications (4811); Telecommunications (4810); Computer Services (7370);

EVENT: Company Acquisitions (16); Company Mergers, Buyouts & Divestments (15);

COUNTRY: Hong Kong (9HON);

11/5/19 (Item 4 from file: 583)

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09056637

Proton expects to turn around UK venture this year

UK: TURNAROUND EXPECTED BY PROTON IN 1999

New Straits Times (XAS) 07 Feb 1999 p.9

Language: ENGLISH

Mohamed Ashraf Iqbal, managing director of Proton Cars (UK) Ltd <part of

Bode Akintola

24-Feb-05

EIC 3600

Proton Malaysia>, said that its new marketing strategy is expected to bring a turnaround in car sales, which has been falling since 1993. Proton Cars recorded car sales of 4,600 units in 1998 as compared to 14,900 units sold in 1993. This is due to the heavy competition in the UK car market from Japanese and Korean cars. He said that the new marketing strategy by Proton Cars is to sell its 1999 cars at the **same price** level as quoted in 1989. This special price is also to celebrate the 10th anniversary of Proton's presence in UK. The new strategy, has brought a 100% increase in car sales which stood at 912 cars for January 1999. The company has targeted a sale of 5,500 cars in 1999 and is hoping to sell 1,200 cars by March 1999. The total number of unsold cars in January 1999 was at 1,300 units as compared to 7,000 unsold units in March 1998, which clearly indicates rising **sales**. Meanwhile, **another** new marketing initiative is the setting up of Proton Motorsports which is aimed at raising the awareness of the public on the handling capabilities of Proton cars. The company will support the 1999 British Rally Championship and Proton Coupe Cup Racing Series.

COMPANY: PROTON CARS (UK); PROTON MOTORSPORTS

PRODUCT: Cars (3711CA);

EVENT: Companies Activities (10); Company Reports & Accounts (83);  
Marketing Procedures (24); Public Affairs (29);

COUNTRY: Malaysia (9MAO); United Kingdom (4UK);

**11/5/20 (Item 5 from file: 583)**

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09036806

99 office supply fro 4,300,000 sq. ft

HONG KONG: OFFICE SUPPLIES WILL DROP 13% IN 1999

Sing Tao Daily (XKL) 25 Dec 1998 p.a18

Language: CHINESE

Midland Realty reported that the office supplies will drop by 13% to about 4,300,000 sq. ft. in 1999 compared with the whole 1998. Meanwhile, prices for Grade A offices in core business districts will fall up to 5% in the first quarter of 1999 as many small and medium firms will face closure during the **same** period. Office **prices** in the second quarter of 1999 will become stable as the **transaction** volumes increase. In the **second** half of 1999, prices of some high-quality offices may rise by 5-10% as a more stable economy will be seen in the same period.

COMPANY: MIDLAND REALTY

PRODUCT: Commercial Buildings Construction (1542CB);

EVENT: Production Information (62); Commodity & Service Prices (72);

COUNTRY: Hong Kong (9HON);

**11/5/21 (Item 6 from file: 583)**

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06653737

Kein Freizeichen beim Versicher bers Telefon

AUSTRIA: DIRECT INSURANCE NOT POPULAR

Der Standard (XGO) 06 Jul 1998 p.14

Language: GERMAN

Insurance funds in Austria have seen little success in their efforts to sell direct insurance policies by telephone. AXA subsidiary AutoDirect observes that there are more women among the telephone customers, because they tend to be more suspicious of sales agents. In general Austrians still prefer the personal contact with an insurance agent. These agents have experienced additional pressure from clients who collected favourable conditions of direct insurance offers and urged the agents to issue policies at the **same low price**. Wiener StUdtische sees no bright **future** for direct insurance **sales** by telephone, but thinks that a stimulus might come from the Internet, although even this line has not been successful so far. Only direct car insurer Z ritel, a subsidiary of Z rich Cosmos, reports significant growth for 1998. After the first two years were slow, Z ritel now has 4,500 clients - half of them gained in 1998. Advertising efforts are beginning to stick, and customers are increasingly recommending Z ritel to friend and acquaintances, which is now boosting business. Z ritel now considers offering also life and household content insurance.

COMPANY: ZURICH COSMOS; ZURITEL; WIENER STADTISCHE; AUTODIRECT; AXA

PRODUCT: Life Assurance (6310);

EVENT: Marketing Procedures (24); Companies Activities (10); Planning & Information (22); Market & Industry News (60);

COUNTRY: Austria (5AUT);

**11/5/22 (Item 7 from file: 583)**

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06646868

Stolthaven-Dovechem deal: SIC gives conditional waiver

SINGAPORE: STOLTHAVEN TO BUY PART OF DOVECHEM

Business Times (XBA) 23 Jun 1998 P.15

Language: ENGLISH

The Netherlands' Stolthaven Asia Pacific, a subsidiary of Norway's transportation services group Stolt Nielsen, agreed to acquire 24.99% stake in Singapore-listed Dovechem Terminal Holdings, a regional gas and chemicals terminal operator, for S\$ 35.4 mn. This will be done through the acquisition of 22.7 mn new shares at S\$ 1.25 each from Dovechem through a private placement and 5.7 mn vendor shares from Dovechem's parent, Dovechem Holdings Pte Ltd, at the **same price**. Stolthaven has an option to raise its stake in Dovechem to 30% either through an additional placement of 8.15 mn new shares at S\$ 1.25 each or through the **purchase** of **another** 5.68 mn existing shares from Dovechem Holdings. Stolthaven intends to buy more Dovechem shares. The Securities Industry Council has given Stolthaven a conditional waiver from making a general offer even if it buys over 25% of Dovechem.

COMPANY: DOVECHEM; DOVECHEM TERMINAL; STOLT NIELSEN; STOLTHAVEN ASIA PACIFIC

PRODUCT: Natural Gas (1312); Chemicals & Allied Products (2800);

EVENT: Planning & Information (22);

COUNTRY: Singapore (9SIN); Netherlands (4NET);

**11/5/23 (Item 8 from file: 583)**

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06565309

Techniques de vente

FRANCE: CASH BACK APPEARS

Capital (XMF) Jan 1998 p.96

Language: FRENCH

Cash-back, a sales technique used by Arthur Bonnet for kitchen fittings and appliances, Saba stores for televisions, and the Maison de la Litterie for its mattresses, enables customer to get up to 100% of their **purchase** price back five years **later**. This operation is fruitful for the brand, since for some of them sales increased 900% as a result of the technique. For the customer, there are constraints. They must return a voucher by registered letter within two weeks of the **purchase**, and then five years **later** in the thirty days following the **purchase** they must send a **second** voucher, a copy of their identity card and the original invoice. The sales outlets must pay a 12.5% rebate to a guarantor, who guarantees the reimbursement. Less than 10% of the purchases claim their money at the end, and two **guarantors** were **charged** in November 1997.

PRODUCT: Marketing (9914);

EVENT: Product Design & Development (33);

COUNTRY: France (4FRA);

11/5/24 (Item 9 from file: 583)

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06492582

Playing cards tight

AUSTRALIA: PREFERENCES OF CREDIT CARD HOLDERS

The Australian Financial Review (AFR) 04 Jul 1997 P.54

Language: ENGLISH

Market researches on credit card holders in Australia have revealed several interesting findings. First, card holders are more clear-headed of what they want regarding the terms associated with credit cards. Most of them prefer to pay annual fees upfront to individual **transaction** charges.

**Second**, a large proportion of Australians possess 2-5 cards. Third, Australians are replacing some cards like Bankcard with multiapplication and co-branded cards. Fourth, card holders are neutral towards chip technology and the older strip system. They are more particular on features such as simplicity, security, convenience and the presence of incentives. Fifth, consumers are only loyal to cards that **offer** immediate **benefits**. Sixth, card holders today are more well-informed about the charges than the past.

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Market & Industry News (60);

COUNTRY: Australia (9AUS);

11/5/25 (Item 10 from file: 583)

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05937627

NEW PRODUCTS

CHINA: JIANGUO HOTEL **OFFERS** MORE **BENEFITS**

Asia Travel Trade (XCG) Jan 1994 p.44  
Language: ENGLISH

In Beijing, China, the Jianguo Hotel is **offering** more **benefits** for the **same price** until 31 March 1994. Superior room cost USD 115, executive rooms USD 130 and suites USD 180. The benefits include buffet breakfast, welcome drink, daily local and international newspapers, late check-out and free use of fitness centre. Service charge and taxes are already included in the rates except for a USD 1 per person per day government tax.

PRODUCT: Hotels & Motels (7011);  
EVENT: Marketing Procedures (24);  
COUNTRY: China (9CHN);

**11/5/26 (Item 11 from file: 583)**  
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05856020  
Now the trend is to second-hand Rolls  
AUSTRALIA: **SALES OF SECOND -HAND LUXURY CARS UP**  
Australia Financial Review (AFR) 30 Apr 1993 p.20  
Language: ENGLISH

It has been reported that demand for used luxury cars and exotic sports cars is picking up in Australia. Porsche Car Australia said that its Melbourne dealership is moving about 25-30 cars in April which was about the number of used car sold through all its dealers in Australia the **same** time in 1992. **Prices** of the cars are also much higher. Bentley, Rolls Royce, Mercedes, Jaguar and BMW also reported better sales and prices. More details on sales and prices according to Glass' Dealers Guide are available.

COMPANY: BMW; JAGUAR; MERCEDES; ROLLS ROYCE; BENTLEY; PORSCHE CAR  
AUSTRALIA

PRODUCT: Used Car Dealers (5521);  
EVENT: Commodity & Service Prices (72); Sales & Consumption (65);  
COUNTRY: Australia (9AUS);

**11/5/27 (Item 12 from file: 583)**  
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05720045  
Petrocontrol adia 2a fase de privatizacao de Petrogal  
PORTUGAL - PETROGAL SEES STAKE SALE DELAYED  
Economico Semanario (ESO) 5 February 1993 p19  
Language: Portuguese

Petrocontrol, concern which includes the private shareholders in Petrogal, state-controlled petrol concern, will delay the **purchase** of a **second** 26% stake in Petrogal until 19 March 1993, due to essentially financial reasons. This is the last date at which it will be able to purchase the stake at the **same price** as the first stake.

COMPANY: PETROCONTROL; PETROGAL



PRODUCT: Oil (2910);  
EVENT: COMPANY ACQUISITION - 15% - BELOW 30% (16);  
COUNTRY: Portugal (4POR); European Economic Community Countries (419);  
NATO Countries (420);

11/5/28 (Item 13 from file: 583)

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04492333

Mortgages

UK - CLAY CROSS OFFERS NEW MORTGAGE PRODUCTS  
Money Marketing (MOM) 29 August 1991 p29

Clay Cross **Benefit** Building Society is **offering** a new remortgage and a house purchase mortgage. The remortgage offers a discount of 0.75% for 1 year, at an interest rate of 11.85%. The maximum loan is 75% of valuation, while the income multiples offered are 2.5 times the main income plus the **second** income. The house **purchase** mortgage offers a discount of 1% for one year plus 0.5% for the second year, or 1.25% for one year, with an interest rate of 11.85%. Income multiples are set at 3 times the main income plus the second income, while the maximum loan is 90% of valuation.

COMPANY: CLAY CROSS BENEFIT BUILDING SOCIETY

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);  
EVENT: NEW SERVICE EXTENSION (36);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

11/5/29 (Item 14 from file: 583)

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02782239

DIFFERENT CONVERSION RATES USED FOR FOREIGN CREDIT PURCHASES

UK - DIFFERENT CONVERSION RATES USED FOR FOREIGN CREDIT PURCHASES  
Times (TS) 8 July 1989 p27

Different foreign exchange conversion rates are used by the various credit card concerns when billing customers, according to C Campbell, writing in The Times. Overseas travellers are advised to use as many different cards as possible, and to compare the spot market rate against that used by the credit card concern on the day the amount is posted to the customer's account. The credit concern's exchange rate used can differ from the general exchange rate range for the day. In addition, a single check revealed a significant difference between the total sterling cost of several **purchases** in **another** currency as charged by Barclaycard vs a lower cost which would have been **charged** for the **same** amount converted by Access.

PRODUCT: Credit Card Services (6020CC);  
EVENT: MARKET & INDUSTRY NEWS (60);  
COUNTRY: Earth - Planet (0W); United Kingdom (4UK); OECD Europe (415);  
NATO Countries (420); South East Asia Treaty Organisation (913);

11/5/30 (Item 15 from file: 583)

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02434027

COSMETICS & TOILETRIES MARKETS REACHES USDlr22 bil

EEC - COSMETICS & TOILETRIES MARKETS REACHES USDlr22 bil

Soap Perfumery & Cosmetics (SPC) 0 November 1988 p22

ISSN: 0037-749X

A report by Frost & Sullivan, Markets and Marketing Strategies for Cosmetics and Toiletries in Europe, shows that therapeutic **benefits** are what **sells** most toiletries categories. The industry has called the 1980s the decade of skin care due to the increased popularity of anti-ageing skin regenerating products. The report estimates that sales of cosmetics and toiletries in W Europe totalled around USDlr21.9 bil in 1987 and are expected to reach USDlr26.6 bil by 1991. Spending per capita is expected to rise from USDlr85.89 in 1987 to USDlr103.91 in 1991. The report covers Belgium, France, W Germany Italy, the Netherlands and the UK. France is the biggest market with sales of USDlr6.4 bil in 1987 with the figure expected to reach USDlr7.6 bil in 1991. W Germany is the **second** largest market with **sales** of USDlr5.6 bil in 1987 and the UK had sales of USDlr4.2 bil.

PRODUCT: Toiletries (2844);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: European Community (4EC); United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);